

Housing Rehabilitation Program Summary Applicant Guidelines

1. Applications are available at the Cameron County Community and Economic Development Office, Cameron County Courthouse, 20 East 5th Street, Emporium, PA 15834. Phone: 486-3439.
2. Applications are for owner occupied households located within the County of Cameron whose income meets current HUD Section 8 Income Guidelines (SEE ATTACHED). The income information you provide determines initial eligibility only. Your household income will be re-verified if work does not start on your home within 6 months of submitting the application. Depending on the targeting of a given grant, applicants may also need to meet a specified demographic category.
3. You must hold fee simple title to your home, have entered into a 99 year lease for your home, or have “life use” of your home (you must be referenced on the deed as such). Purchasing the home under a land sale contract and renting are not eligible forms of homeownership.
4. Financial assistance is in the form of a forgivable loan. There is no obligation to pay back the loan so long as you remain in your home for 3 years following completion of work. Once work is complete, a lien in the amount of assistance provided will be placed on your home for a period of 3 years to prevent homeowners from obtaining housing rehabilitation assistance with the intention of improving the house so it can be sold.
5. Maximum assistance amounts (hard costs) are as follows depending on the type of home, UNLESS lead based paint items and major systems rehabilitation cannot be achieved if limited to these amounts:

Traditional Home (Stick Build)	\$25,000 hard costs
Manufactured Home (Modular/Two Piece)	\$20,000 hard costs
Mobile Home	\$15,000 hard costs

6. If your home is determined to be located in the floodway, you will not be eligible for assistance. If your home is located in the 100-year floodplain, you will be required to obtain and maintain flood insurance and the maximum amount of assistance will be the lesser of the applicable amount in item 4 above or 50% of the fair market value of the home as valued by the Cameron County Tax Assessment Office or a homeowner ordered appraisal. The County can pay for the first year's flood insurance premium (typically \$300-\$400), however, this will be deducted from the maximum assistance amount.
7. **THE ONLY EMERGENCY REPAIR THAT WILL BE UNDERTAKEN WILL BE FURNACE REPLACEMENT, and only if the County of Cameron determines that your home will be rehabilitated within 6 months.** If you have other repairs that are of immediate concern you will need to make other provisions to address them.
8. Once the County is ready to work on your home, a general inspection will be performed, and, **if your house was built prior to 1978, a lead-based paint inspection will be performed.** Inspection of your home must reveal that rehabilitation is necessary. If the general inspection reveals that no rehabilitation is necessary, you will be ineligible for assistance.

9. Based on the inspections, a scope of work will be prepared and reviewed with you which you will sign in agreement. There will be no additions to the agreed upon scope of work, except for unforeseen items which could not be seen during the inspection. A bid package will be prepared and sent to the Contractors you select to bid on the project. Contractors must be licensed, insured, and if applicable, lead paint certified.

10. **The contract will be awarded to the lowest bidder** since you are given the opportunity to select the contractors you want to bid. Failure to accommodate a selected bidder with the intent of putting him/her at a disadvantage in bidding will result in your removal from the program and repayment of inspection costs.



It is the policy of the County of Cameron to implement programs to ensure equal opportunity in housing for all persons regardless of race, color, sex, national origin, religion, familial status, handicap (disability), age, and ancestry.

Cameron County Housing Rehabilitation Program Housing Rehabilitation Process

1. The County schedules a home inspection with the Homeowner, the Housing Inspector, and subsequently the Lead Inspector/Risk Assessor if the home was constructed prior to 1978. If the home was constructed after that date, ignore the remaining references to lead paint.
2. Housing Inspector inspects the home and prepares a work-write up and submits it to the County for review, which will then forward it to the Lead Inspector/Risk Assessor who will then inspect the home to determine the presence of lead in the home and prescribes the interim controls to be followed by the Contractor. In the meantime, the County starts the Environmental Review process and submits the SHPO consultation forms to DCED.
3. Once the lead paint inspection report is received by the County, a bid sheet will be prepared and presented to the Homeowner. The Homeowner will approve the bid sheet and sign it, effectively agreeing to the scope of work.
4. The Homeowner will have 30 days from signing the bid sheet to select and notify the County of the Contractors he wishes to bid on the project.
5. The bid sheet will be sent to each Contractor selected by the Homeowner to bid.
6. The Contractors selected to bid will schedule an appointment on their own with the Homeowner to look at the work to be performed. The Homeowner will not be required to accept the bid of a Contractor who chooses to not physically look at the work.
7. The Contractors will be given approximately 2-3 weeks to submit a bid depending on the project.
8. Bids are received by the County for review.
9. The County will meet with the Homeowner to discuss the bids and to allow the Homeowner to select the Contractor to be awarded the Contract. The County will not make recommendations to the Homeowner. If the Homeowner does not select the lowest bidder, the Homeowner must pay up front to the selected Contractor the difference between the lowest bid and the bid they select.
10. Assuming the Environmental Review process has been completed, the County prepares the Contract between the Homeowner and the selected Contractor and obtains the signatures of both and establishes an agreed upon start date.
11. The County issues a Notice to Proceed to the Contractor giving the Contractor 30 to 45 days to complete the project, weather conditions permitting.
12. The County and the Housing Inspector will visit the project while work is being performed, if deemed necessary.

13. Upon the Contractor's submittal of the final pay request, the Housing Inspector will make a final inspection of the home and the Lead Inspector will perform a clearance examination to determine that the Contractor followed the prescribed interim controls and adequately cleaned the home to ensure that the amount of lead dust in the home is below the de-minimis levels. The Contractor will be required to re-clean the home if the home does not pass the clearance examination.
14. The Homeowner, the County, and the Contractor will sign a Certificate of Completion confirming the work is completed to the satisfaction of all parties involved, establishing a 1 year work guarantee period, confirming the Homeowner's understanding that a lien will be filed and releasing the County from any further administrative responsibility not required by the HOME Program.



It is the policy of the County of Cameron to implement programs to ensure equal opportunity in housing for all persons regardless of race, color, sex, national origin, religion, familial status, handicap (disability), age, & ancestry.