

# Homeowner Assistance Program



# INTRODUCTION

The Lancaster County Homeowner Assistance Program (the Program) is a Community Development Block Grant (CDBG) funded program made available to help provide financial assistance to income eligible homeowner occupants of residential properties in Lancaster County who are required by a municipal mandate to make infrastructure improvements to their properties. The Program is administered by the Redevelopment Authority of the County of Lancaster (Authority), on behalf of the County of Lancaster.

## APPLICANT ELIGIBILITY

In order to qualify for assistance through the Homeowner Assistance Program:

- The property must be located in Lancaster County, outside the City of Lancaster.
- The property must be affected by a municipally mandated infrastructure improvement project, such as the installation or repair of sidewalks, or installation of sewer laterals and water lines, and applicant must provide proof of municipal requirement,
- The property must be a single-family home which is occupied by the owner on a year-round basis.
- Property owners must be at or below the Low Income 80% Median Family Income (MFI) CDBG Income Limits for current Fiscal Year.
- Applicants must agree to provide documentation necessary to determine eligibility for the program including, but not limited to, proof of income, assets and property ownership. Applicants may authorize Redevelopment Authority staff to obtain this documentation on their behalf.
- Income shall include all amounts earned or received by persons over the age of 18 residing in the property, including, but not limited to, gross wages before taxes, social security or supplemental security benefits, public assistance, worker's compensation, unemployment compensation, child support or alimony, veteran's benefits, and pensions
- All relevant taxes for the property must be current.
- Program participants shall be required to comply with the terms and conditions of the Grant Agreement to be executed at settlement.

## ELIGIBLE EXPENDITURES

Below are eligible expenditures for the Program:

- Authority shall provide financial assistance for the repair, replacement or installation of sidewalks, and the installation of water lines and sewer lines.
- Eligible improvements are limited to those items normally considered to be the individual property owner's responsibility through a municipally mandated infrastructure improvement.

## INELIGIBLE EXPENDITURES

Below are ineligible expenditures for the Program:

- Financial assistance for the repair or installation of sidewalks, sewer laterals or water lines which are not being required by the municipality are ineligible for this grant program.
- Special assessments and hook-up fees which do not represent the physical cost of connecting the individual property to the public utility system are not eligible.

## FINANCIAL ASSISTANCE

- The Authority shall provide grants in the amount of 50% of eligible project costs, to income eligible homeowners to complete site and utility improvements required by Municipality in conjunction with local public works projects.
- The cost of improvements shall not exceed what is determined to be reasonable and customary by Authority. Municipality shall certify to Authority the cost reasonableness of all improvements. All improvements must be completed in accordance with local codes, ordinances and requirements. Municipality shall certify same to Authority prior to payment by Authority.

## PROCEDURES

The following outlines the roles and responsibilities of the Municipality, Applicant and the Authority in the application processing, construction management and completion stages of the project.

- Municipality and Authority shall enter into a Memorandum of Understanding to define the Program eligibility requirements, scope and other terms and conditions of the Program.
- Municipality shall be responsible for notifying all homeowners within specified project areas regarding the availability of financial assistance through this Program. Said notice shall include information on eligibility requirements, qualified improvements, and application procedures.
- The Authority will be responsible for reviewing applications submitted by homeowners interested in grant assistance, to ensure compliance with program eligibility requirements
- A copy of the approved application will be returned to the Municipality for their records. The Authority is responsible for notifying applicants of their eligibility for assistance.
- Upon receipt of the approval notice, Municipality and/or applicant are responsible to notify contractor to proceed with the proposed improvements and to ensure that required local permits are obtained. Municipality shall be responsible for any inspections necessary during construction to determine compliance with local requirements.
- The Authority shall, upon receipt of a final inspection report and Contractor invoice approved by Municipality and homeowner, submit payment for 50% of the program eligible expenses in connection with the aforementioned project. It is understood that payments made by Authority in connection with each grant application are not to exceed the sum of Three Thousand Five Hundred 00/100 Dollars (\$3,500.00). Any cost incurred in excess of said amount shall be the sole responsibility of homeowner.
- It is expressly understood by the Municipality that funds under this Program shall be available on a first-come, first served basis, and that no specific level of funding is committed to the Municipality.
- Homeowner must receive Authority and Municipal approval for any changes in the Contract Proposal, including any increases in the project cost, in order to receive reimbursement through Program funds.
- Authority reserves the right to reject any application received that, in its sole determination, does not meet the requirements of this program.
- Authority shall monitor and evaluate approved applications on a post-audit basis in order to ensure compliance with the provisions of this program.

- Municipality and/or homeowner shall be responsible for any costs determined ineligible as a result of Authority audit.
- Authority retains the right to inspect the work of any contractor working on the project at any reasonable time.
- Municipality shall hold the Authority and the County of Lancaster harmless from all law suits, claims, and/or complaints regarding construction practices, and/or problems resulting from the construction work.
- All program notices shall contain an acknowledgment of funds provided by the Lancaster County Community Development Block Grant Program.
- Authority agrees to abide by all federal rules and regulations concerning the Community Development Block Grant Program as defined by the U.S. Department of Housing and Urban Development as outlined in the Administrative Regulations for the Program, issued September 23, 1983 and contained in various other documents as well as any other regulations or guidelines that HUD has or will issue.