



Attention Mount Joy Borough Homeowner,

The Lancaster County Redevelopment Authority is offering a program for qualifying Low- and Moderate- Income homeowners to assist with infrastructure improvements required by the borough. These repairs can include items such as the installation or repair of sidewalks, installation of sewer laterals, and installation of water lines.

There must be proof of requirement for the improvement from the borough to qualify. The home must be a single-family home which is your primary, year-round residence, in addition to meeting the income qualification.

The program is structured as a grant and will cover up to 50% of the project cost, with a maximum of \$3,500.00 in grant assistance per household. Any cost incurred in excess of this amount shall be the responsibility of the homeowner.

All information provided as part of the application process will be confidential. The borough will not have access to income information provided as a part of this application process. If interested, please complete, and return the included application to:

Lancaster County Redevelopment Authority
Attention: Jocelynn Ritchey
28 Penn Square, Suite 200
Lancaster PA 17603

Please reach out with any questions,

Jocelynn Ritchey
717-394-0793 Ext. 210
jritchey@lchra.com

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.



Application for Assistance
Homeowner Assistance Program

Date: _____

Property Owner Information

Name: _____

Address: _____

Phone Number: _____

Yes No Does Applicant own and reside in this property on a year-round, permanent basis?
(attach a copy of your property deed or current property tax bill as proof of ownership)

Household Composition

Indicate total number of persons residing at this address: _____

(indicate name, relationship and ages of all persons residing at this address)

<u>Name</u>	<u>Relationship</u>	<u>DOB</u>
_____	<i>Applicant</i>	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Race/Ethnicity (this section to be completed by Applicant)

(This information is being requested for federal reporting requirements only. You are not required to answer these questions but your response will be appreciated.)

Is applicant/head-of-household Hispanic? Yes No

Is applicant/head-of-household female? Yes No

Is applicant/head-of-household elderly? Yes No

Indicate Race of applicant/head-of-household (indicate most appropriate category)

- White
- Black/African American
- American Indian/Alaskan Native
- Native Hawaiian/Pacific Islander
- Asian
- Black/African American & White
- American Indian/Alaskan Native & White
- American Indian/Alaskan Native & Black
- Asian & Asian
- Other Multi-Racial

Disability Status (this section to be completed by Applicant)

Is any member of the household disabled? Yes No

Household Income

Determine the total annual income for all persons over the age of 18 residing at this address. Income includes gross wages before taxes, Social Security, Supplemental Social Security (SSI), retirement pensions, welfare, child support and/or alimony, veteran’s benefits, unemployment compensation, and workman’s compensation. Annual income must be determined based on the current periodic income of each household member projected forward for a year. Income from assets, including cash held in savings accounts, checking accounts, certificates of deposit, savings bonds, mutual funds or money market accounts; and the equity value of real estate (other than the applicant’s primary residence), must be included in calculating annual income if the total value of all assets exceeds \$5,000. (Attach current pay stubs; benefit statements; etc. as proof of income.)

Indicate the range that best describes Applicant’s annual household income.

- Less than \$46,500 per year
- Less than \$53,150 per year
- Less than \$59,800 per year
- Less than \$66,400 per year
- Less than \$71,750per year
- Less than \$77,050 per year
- Less than \$82,350 per year
- Less than \$87,650 per year
- More than \$87,650 per year
- Income: _____

Construction Proposal

Describe the work to be completed. Include specific linear footage of water, sewer line or curbing; square footage of sidewalks; and unit prices as appropriate. (Attach a copy of the contractor's proposal describing the scope of work, the cost and the specifications to be followed.)

The total Project Cost is: \$ _____

The amount of Grant Funds requested is: \$ _____

Contractor's Name: _____

Contractor's Address: _____

Owner Certification

In submitting this application for grant assistance through the Redevelopment Authority of the County of Lancaster, I/we certify that:

1. the information stated in this application regarding annual household income is true, complete and correct;
2. I/we are the owner(s) of record of the property described in this application and reside in this property as our principal residence
(send copy of deed or current property tax bill with application);
3. No construction contract for the work described in this application has been or will be entered into prior to the approval of this application.

I/we further understand that I/we are legally responsible for the accuracy and the completeness of the statements and representations made in this application and that any false statements or misrepresentations may subject me/us to legal action and penalties in accordance with federal law and the regulations of the US Department of Housing and Urban Development.

I/we further understand that the Redevelopment Authority has no obligation to grant funds requested in this application until and unless (1) this application is approved by the municipality and the Redevelopment Authority in accordance with the program eligibility guidelines as established in a Memorandum of Understanding between the Municipality and the Redevelopment Authority, and (2) the proposed improvements are completed in accordance with the Contractor's proposal and local ordinances and requirements. It is understood that any changes to the Contractor's proposal must be approved by the Municipality and the Redevelopment Authority in order to be reimbursed through this program.

Owner Signature

Date

Co-Owner Signature

Date

**This marks the end of the homeowner section of the application.
Page 5 is for Redevelopment Authority and Borough use only.**

Review and Determination of Eligibility (to be completed by Redevelopment Authority)

Total Household Size: _____

Actual Total Annual Household Income: \$ _____

Maximum Income for Eligibility: \$ _____

After review of the information presented by the Applicant, the Authority determines that the Applicant is ___ELIGIBLE___ INELIGIBLE for grant assistance through the Homeowner Assistance Program.

If the Applicant has been determined eligible, the Municipality certifies that, in accordance with the terms and conditions of the Memorandum of Understanding between Municipality and the Redevelopment Authority of the County of Lancaster,

1. To the best of its knowledge and belief, the information and representations made in this Application are true, complete and correct;
2. The proposed improvements represent only those required by the Municipality and will be completed in accordance with local ordinances and requirements; and that;
3. The proposed project cost is reasonable.

Upon issuance of a Certificate of Completion, we hereby request the Redevelopment Authority of the County of Lancaster to issue a check made payable to

_____ for 50% of the actual project cost (in an amount not to exceed \$3,500.00).

Mount Joy Borough Representative

Date

Redevelopment Authority of the County of Lancaster

The Redevelopment Authority of the County of Lancaster approves a grant for the Applicant specified in this application. Upon receipt of an approved Certificate of Completion, we will issue payment to the contractor for the lesser of 50% of the actual project cost or \$3,500.00. All change orders that result in an increase in the project cost must be approved by the Redevelopment Authority in order to be reimbursed.

Jocelynn M. Ritchey, Program Specialist

Date