

## **What can I expect if I participate in the Owner Occupied Housing Rehab Program?**

The City Housing Rehabilitation Program helps low and moderate-income homeowners make home repairs. Items such as roofs, flooring, painting, windows, electrical, sewer & water systems, heating, fire prevention, items that are safety hazards, and items to conserve and improve older residential homes are eligible. We are Federally funded and offer Grants and low interest Loans (some loans can have a deferred repayment) to eligible homeowners. The **amounts vary** and are based on your household income. The maximum amount any household can receive is \$30,000.

## **Who is Eligible?**

Owners of single-family owner occupied homes located in the Corporate City Limits of Williamsport. Household income must be at or below 80% of median income adjusted for household size. This is gross income, before taxes. For income limits, contact the Williamsport Community Development Office. You must be the property owner, and the home must be your primary residence. Generally rental units are not eligible **but** doubles or duplexes with one owner occupied may be eligible. You must have property insurance, and your property taxes may not be in default. Extreme delinquency in taxes or other obligations may make you ineligible for funds.

## **How does the Rehab Process Work?**

There is a Waiting List. We have a waiting list because demand exceeds staffing and available funding. We take applicants first in first out, unless there is a serious, life threatening situation. When you are next on the Waiting List, you receive an introduction letter and Application. You must complete the application and allow us to make a determination of your household's eligibility. To do this we verify you own the property, have Homeowners Insurance, what your obligations are and your gross household income. We will then tell you what you are eligible for. If you are not eligible, we will explain why. You will have an opportunity to respond or explain if you disagree.

If you are eligible and want to proceed, we schedule a Housing Inspection. After the inspection, we compile a list of needed work and review it with you. We write specifications for the work and review this with you. Your comments are needed! Talk to us if you disagree with something. We then schedule a *Lead Paint Assessment*. Many items like addressing peeling paint, installing hard-wired smoke alarms, electrical repairs, putting handrails on steps... are required. In most cases, your home must be brought to *minimum* standards.

You select contractors to solicit for bids. We require competitive bidding and try to get at least 2 bids. Permit costs are part of the bid. We mail bid requests to contractors you select. The contractors come to your home to look at the work. When we have suitable bids, contractors are selected. The low bidder is usually selected. After bidding, contracts are signed. All programs, grants and loans require security. Requirements vary and we will review terms with you. We do not charge for our services but the County charges to file our paperwork and you pay \$25 for legal document preparation. Amounts vary but average \$175.

When all the documents are signed, approved and filed, we mail a Proceed Order to your contractor. Only then can work on your house begin. The contractor has his own schedule. We only require that the work be completed within 90 days. The contractor will need your cooperation. We perform inspections as the work progresses but if you have any problems with the work notify your Rehabilitation Specialist right away.

We do not make down payments. When work is complete or if your contractor requests a progress payment, we perform an inspection and ask you to sign a release to pay. We do not pay any bills without your approval. We do not pay the final bill until all work is completed and you approve the payment.

If you received a loan that requires monthly payments, your payments begin 30 to 60 days after the final papers are signed. Grants are NOT repaid as long as you meet the terms of the program.