

COUNTY EXPANDS TARGETED AREAS FOR HOME REHAB PROGRAM

The Clinton County Commissioners have approved a modification to their Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) to expand the targeted areas for the owner-occupied home rehabilitation program from Pine Creek and Castanea Townships to the entire county, with the exception of the City of Lock Haven.

Since 2015, the County has committed \$700,000 in CDBG, HOME, and Affordable Housing Funds towards owner-occupied home rehabs. STEP, Inc., the county's housing service provider, has and continues to administer the program on behalf of the county. At a maximum of \$25,000 per rehab, STEP estimates that it will conduct code repairs, energy efficiency, accessibility upgrades, and/or other home improvements to a total of 25 homes. With seven rehabs currently underway or completed, funding remains for approximately eighteen more homes.

“The county was originally required to target specific neighborhoods as a part of the grant agreement,” stated Leah Mothersbaugh, the Clinton County Grants Administrator. “This requirement has since been removed by the Department of Community and Economic Development (DCED), the funding source for both CDBG and HOME grants.” According to Mothersbaugh, Pine Creek and Castanea Townships were chosen at the time of application due to an identified need to preserve the affordable housing stock in these areas.

Jeff Dawson, the Housing Project Development and Technical Manager at STEP, Inc. explained why the modification was necessary, “After a year's worth of outreach efforts [including direct mailings, press releases, door hangers, and public meetings], we haven't received nearly as many responses from home-owners as we had anticipated. Expanding the targeted area,” he expressed, “is necessary to assure that all projects are completed before the Spring 2020 contract deadline.”

Both Commissioner Snyder and Smeltz agreed that the program is a great opportunity for home owners across the county to improve the value of their homes, and to preserve the county's affordable housing stock.

In order to be eligible for home rehab assistance, applicants must own their home, fall under 80 percent of the county's median income, and have a property market value below 85 percent of the county median (less than \$111,350). Priority will be given to applicants age 62 and older, households below 50 percent of the median income level, disabled persons, and families with children. Households in the original targeted areas of Pine Creek and Castanea Townships will also be given priority.

For more information on the program and how to apply, homeowners may contact STEP at (570) 601-9657 or send an email to step@stepcorp.org.

Homeowner Occupied Rehabilitation Program Eligibility and Program Guidelines

Funding may be provided to income eligible county residents for **homeowner occupied** rehabilitation to assist in bringing the residence up to standards consistent with the International Residential Code to eligible homeowners. Income is based on HUD Income Limits by county. These limits range from very low to low-moderate.

Program Stipulations:

- The assistance will be in the form of a grant. Each eligible program beneficiary could receive up to a maximum allocation of \$25,000. NOTE: *Grant amounts are based on the auditor's estimate;*
- The property must be able to be brought up to complete code compliance with the available funding.
- The pre-rehabilitation property market value must fall below 85% of the median county market value or less than \$111,350
- The post-rehabilitation property market value must fall below 95% of the median county market value or less than \$124,450
- Prior to rehabilitation improvements, the property owner will be required to participate in a pre-construction conference to discuss the scope of work, environmental issues, and to sign the construction agreement documentation;
- Assistance is limited or unavailable depending on targeted geographic area as required by the funding source

Criteria to apply:

- The household income must fall below 80% of the median area income guideline (see below); and
- The home must be the owner's principal residence (NOTE: A duplex property - primary resident of each side must be homeowner of their respective side); and
- Properties located in a flood zone as determined by FEMA are not eligible for assistance; and
- The property owner must possess a deed, mortgage, or a fee simple title, **Article of Agreement or Life Tenancy are not eligible**; and
- The property taxes must be current

Eligible Property types include:

- Traditional single-family housing
- A condominium unit
- A manufactured home, including a mobile home (**homeowners must own the property where the unit sits and have permanent utilities connected**)
- Duplex properties may not be eligible under all funding sources

Priority is given to those persons:

- Households with gross annual incomes that fall below 50% of the county median income
- Age 62 or older
- Disabled Persons
- Households with Children

Households may qualify for one or more priority categories. The more categories met, the higher priority assigned.

All homes must **first** be brought to meet current code standards and be structurally sound prior to any accessibility modifications occurring.

Eligible modifications include but are not limited to:

- Plumbing
- Heating
- Roofing
- Accessible bathrooms
- Electrical
- Structural
- Ramps
- Hand rails and grab bars

Restrictions or non-eligible modifications include:

- Additions to existing buildings
- Rehabilitation of out buildings not attached to the home (sheds, garages, etc.)

2018 Program Income Guidelines Rehab – Clinton County

To qualify for your income must be less than 80% of the median
income

# of individuals in home	80% of median
1	33,250
2	38,000
3	42,750
4	47,450
5	51,250
6	55,050
7	58,850
8	62,650