

# **Bucks County Owner Occupied Housing Rehabilitation Program**



**Bucks County Redevelopment Authority  
One North Wilson Avenue**

**Bristol, Pennsylvania 19007**

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# **DO YOU NEED FINANCIAL HELP TO MAKE MAJOR REPAIRS TO YOUR HOME?**

**THE REDEVELOPMENT AUTHORITY OF THE COUNTY OF BUCKS OFFERS A ZERO INTEREST LOAN NOT TO EXCEED \$15,000.00 TO QUALIFIED HOMEOWNERS IN THE COUNTY OF BUCKS.**

**TO OBTAIN A ZERO INTEREST LOAN TO MAKE MAJOR REPAIRS TO YOUR HOME, YOU SHOULD READ THIS PAMPHLET COMPLETELY AND THEN FILL OUT THE ENCLOSED APPLICATION AND RETURN IT ALONG WITH ALL OF THE INFORMATION LISTED BELOW.**

1. Copy of your deed. (If you do not have one, please let us know)
2. Verification of employment, if applicable.
3. Copy of your Social Security check, Welfare or Pension check, if applicable. If your check is a direct deposit, verification of deposit from your bank account statement.
4. Copy of your latest checking account statement, if applicable.
5. Copy of your savings account page showing the balance and also a copy of the front cover of the passbook (bankbook), if applicable.
6. Copy of last two year's Income Tax Returns.

**ALL OF THIS INFORMATION IS REQUIRED TO DETERMINE YOUR ELIGIBILITY FOR THIS PROGRAM. WITHOUT THIS INFORMATION YOUR APPLICATION WILL NOT BE PROCESSED.**

If you have any questions pertaining to this request, please call (215) 781-8711.

# THE BUCKS COUNTY OWNER OCCUPIED HOUSING REHABILITATION PROGRAM

It is the intent of the County of Bucks, acting under Title I of the Housing and Community Development Act of 1974, to provide assistance to homeowners in the repair and rehabilitation of their homes with the following provisions:

## I. ELIGIBILITY

- A. An applicant must be a resident of a municipality that is a current participant in the Bucks County Community Development Block Grant Program.
- B. The applicant must have owned and occupied the dwelling for a period of at least one year.
- C. The applicant shall have an annual household income that does not exceed the following:

<u>Household Size</u>	<u>Annual Household Income</u>
1 Person	\$28,920
2 People	\$33,000
3 People	\$37,140
4 People	\$41,280
5 People	\$44,580
6 or more Persons	\$47,880

- D. Income is defined as the combined gross annual income of all the occupants of the dwelling unit. Potential recipients shall be required to prove annual income. Income shall be verified by income tax returns, paycheck stubs or other means. Periods of temporary unemployment shall be excluded from the determination of the normal annual income.
- E. Families with disposable assets in excess of \$10,000 and elderly or handicapped persons with disposable assets in excess of \$20,000 shall not be eligible for assistance. Assets such as stocks, bonds, cash and real estate shall be considered. The value of the primary residence and up to one automobile per driver shall be excluded from this provision.

**\*\*NOTE:** If your home was built before 1978, FEDERAL LAW requires that LEAD SAFE HOUSING PRACTICES be followed. This new regulation requires that the homeowner and all other occupants of the dwelling relocate during the actual rehabilitation and repair to your home. To participate in the Bucks County Owner Occupied Rehabilitation Program, the HOMEOWNER must agree to relocate all occupants of the home during the time the lead paint is being treated in accordance with this Federal Regulation. This relocation shall be at the expense of the HOMEOWNER and at NO EXPENSE TO THE COUNTY OF BUCKS, THE REDEVELOPMENT AUTHORITY OF THE COUNTY OF BUCKS, THE COMMUNITY AND BUSINESS DEVELOPMENT OFFICE OF THE COUNTY OF BUCKS AND ANY OTHER FEDERAL OR LOCAL GOVERNING BODIES.

- A. The assistance provided by this program shall be a Deferred Payment Loan. This Loan bears no interest and does not have to be repaid until the property is sold, the title is transferred or if the mortgage is re-financed and the principal is increased. It shall be secured by a lien on the property that is made payable to “County of Bucks, Community Development Program”.
- B. In the event that the title is transferred to a close relative of the applicant and repayment creates a hardship because of their financial ability to repay the Deferred Payment Loan, an request may be submitted to the Office of Community and Business Development for special consideration that could provide an opportunity to repay the loan under extended terms and conditions specified by the Office of Community and Business Development.
- C. The maximum amount of assistance that may be provided to any applicant is \$15,000. However, the cost of any improvements intended to make the dwelling accessible or usable for a handicapped person shall be excluded from the limit. Any funds provided by the applicant, in cash or from outside loans, shall also be excluded.
- D. Lead Paint Abatement. This applies to homes where there is a lead paint problem identified by the Bucks County Health Department and if there is a child under seven years old with an elevated blood level of lead. This program will assist the owners of such homes providing an additional zero interest loan of up to \$15,000.00 for lead paint abatement in addition to other assistance provided by this program. The homeowners must also meet the income and residency requirements of this program.

### **III. REHABILITATION STANDARDS**

The standards to be imposed for the rehabilitation shall meet the minimum requirements of housing codes in use, within each community. In the event local codes are not in use, HUD Minimum Property Standards shall apply. All work completed through the Redevelopment Authority of the County of Bucks shall meet the latest federal and state codes for residential housing.

Program funds may only be used to meet housing code standards, weatherization and modifications to accommodate the handicapped. (Roofing, siding, plumbing, electric, sidewalks with tripping hazards, windows, floor covering and similar home repairs)

It is the intent of this program that all properties shall be brought up to code standards. The Redevelopment Authority shall have sole discretion to determine what improvements are permitted and what is required. Applicants refusing to correct substantial code deficiencies shall not be eligible for any assistance under this program.

### **IV. DISCRIMINATION PROHIBITED**

Assistance under this program is available to any person meeting the qualification standards without regard to race, color, religion, sex, national origin, handicap or familiar status.

# REDEVELOPMENT AUTHORITY OF THE COUNTY OF BUCKS

## HOUSING REHABILITATION PROCEDURES

### I. PRE-APPLICATION

The first step the homeowner will take is to file a pre-application with the Redevelopment Authority. The pre-application will inform the Authority of the applicant's interest in the program. Pre- applications are available in this pamphlet and at the office of the Redevelopment Authority of the County of Bucks, One North Wilson Avenue, Bristol, Pennsylvania 19007.

### II. APPLICATION

After the pre-application is received, a letter will be sent to the applicant advising them of a date and time to be interviewed by an Authority staff member to determine eligibility for rehabilitation assistance. The applicant will be required to bring certain documentation and information with them, which will include:

#### A. Ownership Documentation

A deed showing that the applicant is the owner of record of the real property to be Rehabilitated. Only single family dwellings qualify. You will not qualify if your home has an attached dwelling unit or if the applicant owns additional real property.

#### B. Income Documentation

Income shall include but not be limited to Employment, Veteran's Benefits, Public Assistance Dividends, Social Security, Black Lung Benefits, Interest Income, Alimony, Pension Income, Unemployment Compensation that requires the applicant to actively seek employment, Tips, Commission, and Bonuses.

#### C. Assets

Assets shall include but not be limited to Checking Accounts, Savings Accounts, Certificate of Deposit, Individual Retirement Account, Stocks, Bonds, Other Real Estate Property, and Money Markets.

#### D. Verification

All information gathered in the financial interview must be verified and documented. Applicants may be required to sign release forms necessary for the Authority to access information from other agencies, employers, banks, etc. All information acquired by the Redevelopment Authority is strictly confidential and is limited to the staff, HUD, DCA monitors, and auditors. The homeowner will receive written notice of approval or disapproval. A disapproval notice may be due to a homeowner exceeding the Section 8 Income Limits and will include the amount by which the actual gross income exceeded in Section 8 Income Limits. Should the applicant fail to meet any other requirements of the program, the notice of disapproval will include the reason. The approval letter will list the actual gross income and the Deferred Payment Loan amount, with which the homeowner is eligible to receive.

### III. REHABILITATION

Once the applicant has been determined eligible to receive financial assistance, the rehabilitation process begins. The following steps will be taken in the process:

A. Inspection – An inspection of the property will be made by the Authority's Rehabilitation Specialist to determine what code violations if any exist on the property and to determine to what extent lead paint affects the areas to be rehabilitated.

B. Deficiency – The Rehabilitation Specialist will then compile a list of violations that were found in the home and will notify the homeowner. The Rehab Specialist and the homeowner will review the list of violations.

C. Proposal – The homeowner can solicit proposals from qualified contractors for the list of code violations to be corrected. A "Qualified Contractor" is defined as one regularly doing business as a contractor, being able to acquire and maintain the required insurances, or one who has been approved by the Authority. The Contractor will give the homeowner a detailed description of the work to be completed and the cost to complete the work. The homeowner will contact the Authority's Rehab Specialist and forward the proposal to the Authority.

D. Proposal Review and Cost Estimate – Once the Rehab Specialist has received the Contractor's Proposal, the proposal will be reviewed for completeness and details. The Specialist will then prepare a cost estimate to determine if the proposal costs are in line with the actual proposed work. The proposal cannot exceed the cost estimate by more than 10 to 15% of the Authority's estimate, excluding contingency costs.

E. Rehabilitation Contract – If costs are reasonable and customary and the proposed work terms address all the code violations, the rehabilitation contract will be drawn up. The contract is a multi party contract between the homeowner and the contractor and the Authority. The Redevelopment Authority will be a part of the contract, to monitor the agreement to ensure both parties meet their contract obligations, and the Authority will act as escrowee for all rehabilitation funds.

If either party violates the contract, the matter will go into arbitration in accordance with the arbitration provisions in the Rehabilitation Contract. Under no circumstances will the homeowner attempt to change the scope of the work or have contractor perform work not stated in the contract without the written approval of the Redevelopment Authority.

F. Pre-Construction Conference – After the rehabilitation contract has been signed, but prior to the issuance of the Proceed Order, a pre-construction conference will be required with the owner, contractor, and job foreman to discuss the following:

1. Scope of work – review proposal, materials to be used, quality of work and expectations, etc.
2. Payment Procedures.
3. Inspection Procedures.
4. Start and Completion Dates.
5. Local Building Construction Permits.

G. Financing – All financing for rehabilitation will be placed in escrow prior to the start of rehabilitation.

H. Rehabilitation Monitoring – As work progresses, the Rehabilitation Specialist and the owner will monitor the rehabilitation of the home to ensure contract compliance.

I. Payments – Contractors will be able to request a maximum of two (2) progress payments and one (1) final payment. The checks will be drawn up only after an invoice is received from the contractor, inspection of work items has been performed, and the work has been completed satisfactorily. Each progress payment will be made for 90% of the value of the work requested. Final payment will only be made after the work has been satisfactorily completed and all warranties and guarantees have been received by the property owners.

#### IV. FINAL INSPECTION AND CASE CLOSE OUT

When the contractor has completed the rehabilitation and requests final payment, final inspection of the rehabilitation work will be made by the Rehabilitation Specialist. If the work is not completed as per the written specifications, final payment will not be approved until the work has been corrected.

If the work is satisfactory, the homeowner will then:

1. Receive warranties and guaranties for products used where applicable.
2. Sign a statement approving completion of rehabilitation work.
3. Sign a statement acknowledging the disposition of funds spent on the rehabilitation.

#### V. DEFECTS ENCOUNTERED AFTER COMPLETION

All workmanship and materials for rehabilitation work carry a one-year guarantee. If defects in the work are found after the rehabilitation case has been closed out but prior to the end of the guarantee period, the owner will be responsible for contacting the contractor to make the necessary corrections. If the contractor does not respond to the complaint, the owner may than take the matter to court.

#### VI. EMERGENCY WORK

Such as an inoperative heating unit during the winter season, a severely leaking roof, plumbing or electrical problems that can cause extensive damage, thereby increasing rehabilitation costs, the Rehabilitation Staff, after receiving adequate documentation from the homeowner, may treat such cases more rapidly. In many cases it is possible for the emergency repairs to be completed the same day or within a few days depending on the nature of the repair and availability of parts or replacement components. All efforts will be made to expedite repairs that jeopardize the health and safety of those living in the home.

# Assistance through the Bucks County Owner Occupied Rehabilitation Program

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- Step One:** Complete the enclosed application and return it along with copies of the documents requested.
- Step Two:** Your application is reviewed by the Redevelopment Authority. (If all of the documents requested are not included, your request will be delayed while the additional information is obtained.)
- Step Three:** A Conference will be scheduled and a representative of the Redevelopment Authority will inspect your home and complete additional application documents.
- Step Four:** Your application will be reviewed and a determination as to your eligibility will be made.
- Step Five:** Specifications and a work write-up will be prepared and sent to contractors for bid, after its review with the homeowner. **Lead Paint testing will be scheduled and completed prior to the work write-up being prepared.**
- Step Six:** Bids will be opened at the office of the Redevelopment Authority. You may attend this bid opening. (The eligible amount of the loan will be the lowest qualified bidder's price for doing the project)
- Step Six A:** You may select the contractor you wish to perform the work on your home. (Any amount over the loan amount as determined in the above paragraph will be at the responsibility of the homeowner and must be placed in escrow with the Authority prior to the start of the project.)
- Step Seven:** Signing of acceptance documents, agreements and mortgage papers will be done at the Authority's office. (Can be scheduled in your home if needed.)
- Step Eight:** The Contractor will be given official Notice to Proceed within ten (10) business days after the signing of the contract documents.
- Step Nine:** The Contractor is to begin the project in accordance with the agreement. **SAFE HOUSING LEAD PAINT PRACTICES MUST BE COMPLETED PRIOR TO ANY REHABILITATION WORK BEING PERFORMED.**
- Step Ten:** **LEAD PAINT CLEARANCE TESTING MUST BE COMPLETED BEFORE ANY REPAIRS TO THE HOME CAN BEGIN.**
- Step Eleven:** Progress Inspections are scheduled while work is in progress.
- Final Step:** Final inspection of the work will be done by the Rehabilitation Specialist prior to the acceptance of the work by the homeowner. (The Contractor is paid in full and the one (1) year contractor's warranty begins.)
- Definition:** Household – Any number of persons living and cooking together as a single housekeeping unit.

# BUCKS COUNTY OWNER OCCUPIED HOUSING REHABILITATION PROGRAM

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Township or Borough: \_\_\_\_\_

Phone: (\_\_\_\_) \_\_\_\_\_

Work: (\_\_\_\_) \_\_\_\_\_

Was your home built prior to 1978?  YES  NO

**LEAD PAINT- Federal Law requires that LEAD SAFE HOUSING PRACTICES BE FOLLOWED:**

If your home was built prior to 1978, has your home been tested for lead paint? Yes \_\_\_\_ No \_\_\_\_

If your home has not been tested for the presence of lead paint, you will have to have your home tested. This testing can be done through the Redevelopment Authority at the time of our initial visit and inspection of your home for acceptance in the program.

**NOTE:** *Once your home has tested positive for the presence of lead paint, you will be required to vacate your home during the rehabilitation, at your expense. Do you have a place to stay while the lead paint areas are being rehabilitated? Yes \_\_\_\_ No \_\_\_\_*

Do you own your home?  YES  NO

Number of persons living in household: \_\_\_\_\_ Age of head of household \_\_\_\_\_

Have you ever received assistance from the Redevelopment Authority or Community Development Program previously?  YES  NO

Explain what work was performed:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Total household income in last calendar year: \$ \_\_\_\_\_ (Include income for every person over 18 years of age).

What repairs are necessary? Please describe:

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**CERTIFICATION OF APPLICANT (S)**

The applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining a loan under Title I of the Housing and Community Development Act of 1974 and it is true and complete to the best of the Applicant (s) knowledge and belief. I also agree to the Lead Safe Housing Requirements contained herein and understand that relocation of all occupants would be required should the home test positive for lead paint and that this relocation would be the sole responsibility of the homeowner.

\_\_\_\_\_  
Applicants signature                      Date

\_\_\_\_\_  
Applicants signature                      Date

**PENALTY FOR FALSE OR FRAUDULENT STATEMENT**

I understand that under the U.S.C. Title 18, Section 1001, any untruthful or deliberately misleading statements made by me on this application or my use of any untruthful or misleading statement on a document supporting this application can result in prosecution under Federal Law, and that I can be fined, not more than \$10,000 and/or imprisoned for more than five (5) years if found guilty.

\_\_\_\_\_  
Applicants signature                      Date

\_\_\_\_\_  
Applicants signature                      Date

Return application with required information to:

**Redevelopment Authority of the County of Bucks**  
One North Wilson Avenue  
Bristol, PA 19007

# BUCKS COUNTY OWNER OCCUPIED HOUSING REHABILITATION PROGRAM

All applicants must complete this form. The data you provide will be used solely for research and statistical purposes, which is periodically required by the Federal Government and will in no way affect any decision regarding your application to the Office of Community and Business Development for a loan. Your cooperation is appreciated.

**PLEASE FILL IN THE NUMBER OF PEOPLE LIVING IN THE HOUSEHOLD IN THE APPROPRIATE SPACES BELOW:**

Sex: Male \_\_\_\_\_ Female \_\_\_\_\_ Children (under 18 yrs.) \_\_\_\_\_

## **Ethnic Category:**

\_\_\_\_\_ **Hispanic or Latino** (A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race “Spanish origin” can be used in addition to: Hispanic” or “Latino.”)

\_\_\_\_\_ **Not Hispanic or Latino** (A person not of Cuban, Mexican, Puerto Rican, South or Central American, or Spanish culture or origin, regardless of race.)

## **Race Category:**

\_\_\_\_\_ **White** (A person having origins in any of the peoples of Europe, Middle East or North Africa.)

\_\_\_\_\_ **Asian** (A person having origins in any of the original peoples of the Far East, Southeast Asia or the Indian sub-continent including for example Cambodia, China, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand and Vietnam.)

\_\_\_\_\_ **American Indian or Alaskan Native** (A person having origins in any of the original peoples of North and South America including Central America, and who maintains tribal affiliation or community attachment.)

\_\_\_\_\_ **Black or African American** (A person having origins in any of the black racial groups of Africa. (Terms such as “Haitian” or “Negro” can be used in addition to “Black” or African America”.)

\_\_\_\_\_ **Native Hawaiian or Other Pacific Islander** (A person having origins in any of the original peoples of Hawaii, Guam, Samoa or other Pacific Islands.)

\_\_\_\_\_ **Asian and White** \_\_\_\_\_ **Black or African American and White**

\_\_\_\_\_ **American Indian or Alaska Native and Black or African American**

\_\_\_\_\_ **Other Multi Racial Categories (describe):** \_\_\_\_\_

## **IF APPLICABLE, PLEASE CHECK THE FOLLOWING CATEGORIES:**

\_\_\_\_\_ Disabled Veteran \_\_\_\_\_ Physical or Mental Handicap

\_\_\_\_\_ Female Head of Household

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Director  
Redevelopment Authority  
of the County of Bucks  
One North Wilson Avenue  
Bristol, PA 19007

Dear Director,

I hereby authorize the Redevelopment Authority of the County of Bucks to obtain any information necessary to determine my eligibility to apply for a County deferred loan for property rehabilitation under Title 1 of the Housing and Community Development Act of 1974.

I understand that if I am determined eligible for a deferred loan, I and any other owners of the property will be required to sign a mortgage that will be recorded at the Recorder of Deeds Office in the County of Bucks, in the full amount of the deferred loan. I am aware this mortgage will have to be paid in full should I refinance the mortgage, sell or transfer ownership of the property.

You are authorized to obtain bids on my behalf, in accordance with a work write-up, for rehabilitation of my home. During this process, I understand that contractors will have to visually inspect my property, to prepare their bids, and I shall cooperate fully in this regard.

I agree to have the Redevelopment Authority of the County of Bucks disperse these funds, if allocated, and I shall show no discrimination whatsoever to race, color or creed upon sale or transfer of this property.

In compliance with the Federal Lead Safe Housing Regulations, no one may live in the dwelling during the handling of the Lead Paint Areas. By my signature below I agree to find temporary living quarters for all occupants of this property at my expense while lead paint areas are being remediated.

I certify that I have read this letter and have received a copy. By signature below, I hereby state that at this time my home is not for sale.

Sincerely,

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

# BUCKS COUNTY REDEVELOPMENT AUTHORITY

## BUCKS COUNTY OWNER OCCUPIED HOUSING REHABILITATION PROGRAM

### **APPROVED MATERIALS LIST**

1. ROOFING – 25 year 3 tab shingles and modified bituminous roll roofing material.

2. MEANS OF EGRESS (FRONT & REAR ENTRANCES)

All means of egress are to have a minimum 3' x 4' landing of concrete or wood. Any landing over 30" or 3 risers off the ground is required to have a railing system. Balusters must be no more than 4" apart. All step systems are to be installed in accordance with local and national codes.

3. KITCHEN AND BATHROOM CABINETS, COUNTERTOPS AND FIXTURES

Cabinets are to be American Woodmark or RDA pre-approved equal. Countertops are to be Formica with a minimum 4" backsplash. Kitchen sink is to be stainless steel with Moen single lever faucet with sprayer attachment. Bathroom faucet is to be a Moen single lever also.

4. EXTERIOR DOORS

Exterior doors are to be Therma-Tru or RDA approved equal steel, insulated doors with all required hardware, fasteners, security locksets and trim. All newly installed doors and trim are to be painted with two coats per the RDA specifications.

Storm doors are to be Larsen doors with a minimum value of \$150.00. Proof of purchase may be required.

5. INTERIOR DOORS

Interior doors are to be luan hollow core doors, painted or stained with all hardware, fasteners and locksets.

6. WINDOWS

Windows are to be welded vinyl, insulated glass and are to be Certainteed or an RDA approved equal.

7. BATHROOM

Sink and toilet fixtures are to be American Standard. The tub/shower enclosure is to be Sterling, Vikrell Model V-60-HG or an RDA pre-approved equal.

8. FLOORING MATERIALS

Install 12 x 12 vinyl tile or sheet vinyl over 1/4" luan sheathing over an acceptable sub floor, flash patched smooth and sanded smooth.

Carpet is to be over 6lb. padding with a minimum combined value of \$15.00/s.y. installed.

9. HVAC and ELECTRIC

All HVAC and electrical work is to be completed in accordance with all local and national codes.

New service installations shall contain a minimum 16 capacity panel box and all materials and wire must meet local and national codes..

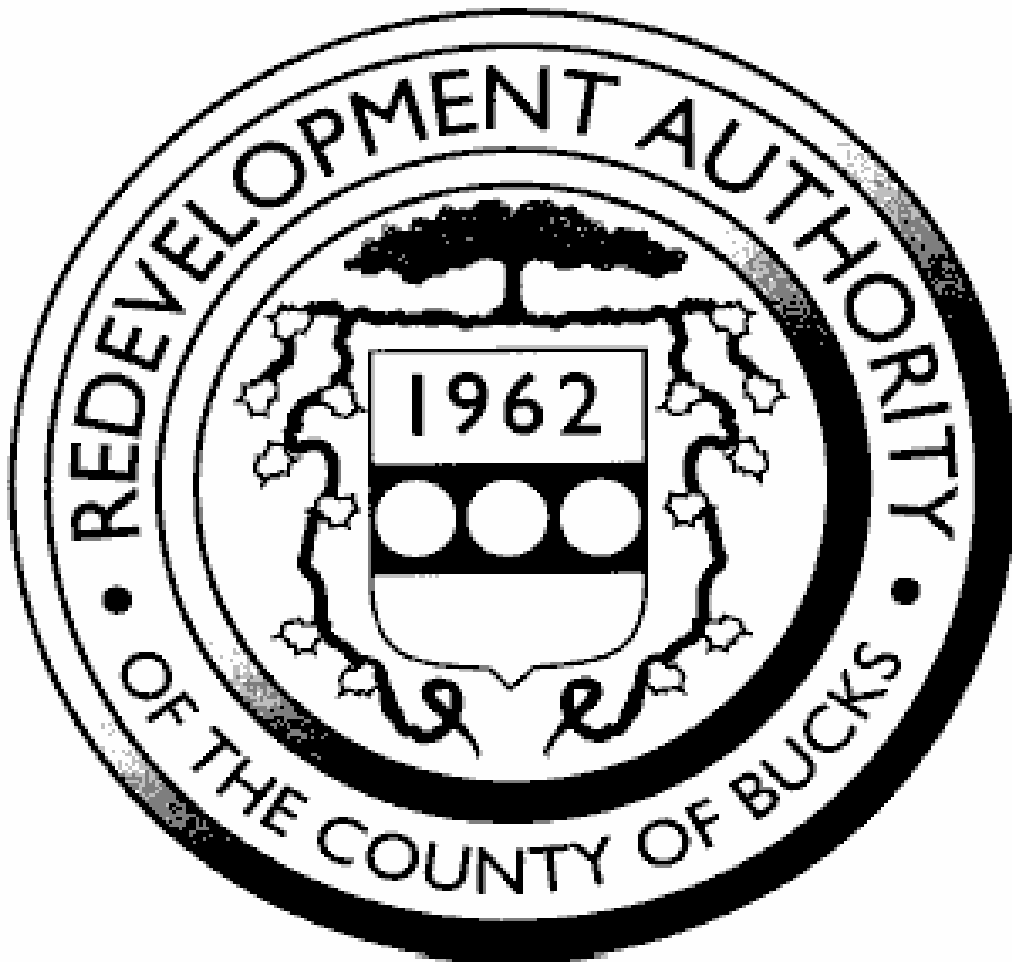
Smoke alarms are to be in accordance with all local and national codes

**REDEVELOPMENT AUTHORITY OF  
THE COUNTY OF BUCKS  
ONE NORTH WILSON AVENUE  
BRISTOL, PENNSYLVANIA, 19007**



The Bucks County Owner Occupied Housing Rehabilitation Program is provided by the Commissioner's of the County of Bucks for low/moderate and fixed income Bucks County Homeowners so they can make major repairs to their homes and correct health and safety conditions.

**B u c k s C o u n t y O w n e r  
O c c u p i e d H o u s i n g  
R e h a b i l i t a t i o n P r o g r a m**



**If you need financial assistance to  
make major repairs to your home -  
-this program may help you!**

**Call 215-781-8711 or complete the  
enclosed application and send it to  
the BCRDA, 1 N. Wilson Ave.,  
Bristol, PA, 19007**