

## **WASHINGTON COUNTY ACCESS PROGRAM CONSUMER GUIDELINES FOR APPLICANTS**

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The Redevelopment Authority of the County of Washington (RACW) has established the Washington County Access Program to assist low and moderate income residents with permanent, physical disabilities increased accessibility in their current homes.

The following information describes the mechanics of the Program and the procedures that must be followed to apply for and receive assistance under this Program.

### **WHAT IS THE PURPOSE OF THIS PROGRAM?**

The purpose of this Program is to provide permanently, physically disabled residents increased accessibility in their homes. Modifying the home will prevent institutionalization and enable persons with disabilities to remain in their community setting.

### **WHO IS ELIGIBLE TO APPLY FOR THIS PROGRAM?**

Low and moderate income homeowners and tenants with permanent, physical disabilities residing in Washington County who need physical modifications to their homes may apply for this program.

### **WHAT ARE THE INCOME LIMITS?**

<b>Household Size</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
Low Income 50% of Median	\$33,200	\$37,950	\$42,700	\$47,400	\$51,200	\$55,000	\$58,800	\$62,600
Moderate Income 80 % of Median	\$53,100	\$60,700	\$68,300	\$75,850	\$81,950	\$88,000	\$94,100	\$100,150

Note: Income limits are subject to change.

### **ARE THERE OTHER REQUIREMENTS?**

All of the property owners must sign documents approving the modifications/repairs. All property taxes must be current and there cannot be federal, state, or municipal liens or monies owed to same on the property. Owner occupants must carry homeowners insurance with RACW named as a mortgagor. Rental property owners must sign an agreement not to increase the rent, based on the modifications/repairs, for a period of eighteen months. Also, the property must be in reasonably good condition (i.e. at a minimum structurally sound and habitable) and affordable per federal guidelines. Affordable is defined as having an after rehabilitation value that does not exceed \$201,000 based on assessed value (which is subject to change without notice).

## **WHAT KIND OF ADAPTIVE MODIFICATIONS CAN BE DONE?**

Modifications include, but are not limited to, the following:

- Exterior ramps to provide access to entrance
  - Interior and exterior lifts
  - Widening of doorways
  - Visual doorbells and audio phone signaling devices
  - Automatic door opener and closer
  - Kitchen and bathroom modifications
  - Interior and exterior stair glides.
  - Other modifications identified by the applicant, a trained professional,
- or
- RACW staff person that clearly contributes to independent living.

## **CAN OTHER HOME IMPROVEMENTS/REPAIRS BE DONE?**

Other home improvements/repairs can be done on a limited basis. The Program provides additional funds for obvious code repairs for owner occupants only. Rental property owners will be required to pay for code repairs that may be needed. A whole house inspection will not be done; however, the property must be habitable and in structurally sound condition. If the condition of the home is not habitable or in structurally sound condition, and we cannot provide access assistance, we will refer you to other programs that may be able to assist you.

## **IS THIS A LOAN OR A GRANT?**

The funds used to modify the property for accessibility may be a loan or a grant depending on the funding source available at the time of assistance. Loans for access modifications will be secured with a mortgage which will be forgiven over a 5 year period at a rate of 20% per year if you continue to own and occupy the property. Funds used for obvious code repairs will be available only as a loan. This loan will be secured with a mortgage, which will be a forgiven over a 10 year period at a rate of 10% per year if you continue to own and occupy the property. If the property is sold within the 10 year period, the loan balance(s) will become due and payable. Mortgage recording fees will be the responsibility of the participant.

When program funding sources permit, RACW may subordinate the mortgage to allow program participants to take advantage of lower mortgage interest rates without satisfying their RACW mortgage. The amount of the new private mortgage cannot exceed the payoff balance of the existing loan plus reasonable closing costs of a mortgage of record ahead of RACW's mortgage. RACW will not subordinate to additional debt other than reasonable closing costs.

Processing fees, which are eligible closing costs, will be charged to defray the administrative costs associated with the review and/or preparation of documents submitted by lenders on behalf of the homeowners looking to refinance their primary mortgage.

In addition, processing fees will be charged to defray the administrative costs associated with the review of gas and oil leases and subordination documents.

Loans for Access Modifications will be secured with a mortgage which will be forgiven over a 5 year period at a rate of 20% if you continue to own and occupy the property. Loans for obvious code deficiencies will be secured with a mortgage which will be forgiven over a 10 year period at a rate of 10% if you continue to own and occupy the property.

### **IS THERE A MAXIMUM AMOUNT OF MONEY THAT I CAN RECEIVE?**

There is a \$15,000 cap on both the access funds and the code repair loan funds. If the cost of modifications exceeds \$15,000, you will have to provide the additional funds or reduce the amount of work to be done. If the code repairs exceed \$15,000 you will have to provide the additional funds. If you cannot provide the additional funds for a code repair loan, we will not be able to provide any assistance (access modifications or code repairs). Note: All funds in excess of \$15,000 must be placed in an escrow account at the time of the closing. However, in no instance will a contract for modifications or code repairs exceed \$24,999. Contracts of \$25,000 or more require compliance with the Department of Labor and Industry's Prevailing Wage.

### **WHO SELECTS THE CONTRACTOR/VENDOR?**

The applicant and/or property owner will be responsible for selecting the contractor/vendor. The applicant/property owner will distribute copies of the work specifications for bid proposals, prepared by RACW, to qualified contractors/vendors of his/her choice. All residents will be required to solicit a minimum of three bids. RACW will pay the amount of the low bid. If the applicant/property owner prefers the more expensive contractor/vendor, they must pay the difference between the three bids. RACW does not guarantee the work or materials provided by any contractor/vendor. RACW is merely a funding source and facilitator of the program.

### **WHEN CAN THE WORK BEGIN?**

Once a contractor has been chosen and the final scope and costs are agreed upon, a loan closing and preconstruction conference will be scheduled. This important meeting gives the owner, contractor, and RACW staff the opportunity to examine the final work specifications and the time schedule. When this is completed, a contract between the owner and the contractor/vendor will be executed and all other closing documents will be signed. The contractor/vendor will not begin the work until the owner issues a Proceed Order directing him/her to do so.

### **HOW DO I APPLY FOR ASSISTANCE?**

Pre-applications may be obtained at the RACW office at, 100 West Beau Street, Suite 603, Washington, PA, by mail by calling RACW at 724-228-6875, or downloaded from our website at [www.racw.net](http://www.racw.net).

**Applications are accepted by postal mail only.** Applicants will be notified by mail when their application has been received. Applications will be reviewed and funded on a first-come, first-serve basis.

**WHO DO I CALL IF I HAVE OTHER QUESTIONS?**

Contact RACW's Home Improvement Department at 724-228-6875.