



REDEVELOPMENT AUTHORITY OF THE COUNTY OF WASHINGTON

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To: All Interested Applicants

From: Cynthia S. Linville, Home Improvement Director

Subject: Washington County Access Program

Enclosed for your use is a pre-application, program guidelines and checklist of items to submit for the Access Program. Please be advised that pre-applications will be received by the Redevelopment Authority BY MAIL ONLY. Pre-applications will be reviewed and funded on a first-come, first-serve basis as funding permits.

Please be advised that a member of the staff of the Redevelopment Authority will contact you after pre-applications are received. NO CONTRACTOR/VENDOR WILL BE ASKED TO CALL YOU. If any contractor contacts you who indicates that he/she represents the Redevelopment Authority, please contact me before you sign any contracts. We will not be able to fund any work for which contracts were signed prior to completing our review process.

In compliance with Section 504 of the Rehabilitation Act of 1973, as amended, the Redevelopment Authority of the County of Washington does not discriminate on the basis of handicap, in admission or access to, or treatment or employment in, its federally assisted programs and activities. Pre-applications are accepted by postal mail only. Funding is limited and we anticipate receiving pre-applications from more people than we can assist.

If you have any questions or need assistance in completing this pre-application, please call our office at 724/228-6875.

Sincerely,

Cynthia S. Linville
Home Improvement Director

Enclosures

CSL/smm
(9/24)



WASHINGTON COUNTY ACCESS PROGRAM CONSUMER GUIDELINES FOR APPLICANTS

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?

Household Size	1	2	3	4	5	6	7	8
Moderate Income 80 % of Median	\$56,700	\$64,800	\$72,900	\$80,950	\$87,450	\$93,950	\$100,400	\$106,900

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, when applicable. 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).

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?

No. 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 may 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. If the property is sold or you cease to occupy within the 5 year period, the loan balance 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 may 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 \$22,000 cap on the access funds. If the cost of modifications exceeds \$22,000, you will have to provide the additional funds or reduce the amount of work to be done. Note: All funds in excess of \$22,000 must be placed in an escrow account at the time of the closing. However, in no

instance will a contract for modifications 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.

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, extension 221.

WASHINGTON COUNTY ACCESS PROGRAM PRE-APPLICATION

Please complete this form and return BY MAIL ONLY along with a copies of the documents listed in the Washington County Access Program checklist, Attachment 1.

Redevelopment Authority of the County of Washington
100 West Beau Street, Suite 603
Washington, PA 15301
724-228-6875

1. Applicant(s): _____
Name

Name

2. Address: _____
Street

City State Zip Code

3. Telephone #s: Home _____ Cell _____

4. Email Address: _____

5. Current Housing Status: Owner _____ Tenant _____ Years at this residence: _____

If tenant, please complete the following information:

Property Owner Name: _____

Property Owner Address: _____

Property Owner Telephone Number: _____

6. Household Composition and Income: List all persons in your household including yourself. List additional members on the back of the pre-application form, if necessary:

Name	Relationship	Age	Permanently Physically Disabled Yes/No	Source of Income	Income/ Month

7. Total Number of Persons in Household: _____

Please list the person(s) name(s) who are permanently, physically disabled; his/her disability; and whether he/she receives Medicare or Medicaid:

Name of Disabled Persons(s)	Permanent Physical Disability	Medicare or Medicaid	Medicare or Medicaid Number

8. Modifications needed/requested: _____

9. Are you a US Citizen or Resident Alien? Yes ____ No _____. You may be required to submit a copy of your Social Security Card, Birth Certificate, and/or Green Card.

10. Applicant Certification:

I HEREBY CERTIFY THAT the foregoing information is true and correct to the best of my knowledge and that I have listed the total income received by every member of my household. Inquiries may be made to verify all statements. I further agree that false or misleading information will result in my payment for all Washington County Accessibility Program modifications. This certification is made with full knowledge of the limitations prescribed by the Washington County Accessibility Program.

In accordance with the Fair Housing Act of 1988, the American Disabilities Act of 1990, the Equal Credit Opportunity Act, and Section 504 of the Rehabilitation Act of 1973, as amended, the Redevelopment Authority of the County of Washington does not discriminate on the basis of race, color, religion, sex, handicap, familial status, national origin, marital status, or age.

Applicant's Signature: _____ Date: _____

Applicant's Signature: _____ Date: _____

WASHINGTON COUNTY ACCESS PROGRAM CHECKLIST ATTACHMENT 1

The following must be completed and submitted with your Pre-application to the Redevelopment Authority, 100 West Beau Street, Suite 603, Washington, PA 15301 **VIA USPS MAIL ONLY.**

Home Ownership (if applicable):

- Deed;
- Death Certificate of deceased co-owner(s), if applicable;
- Most recent paid property tax receipts;
- Most recent paid water and sewer bills.

Photo ID/Driver's License:

- Photo ID/driver's license for each adult in household.

Household Income:

- Most recent Federal Income Tax Return (with all schedules and attachments) for each adult in household.

Proof of Permanent Physical Disability:

- Doctor's letter or prescription stating permanent physical disability(ies) and recommended modifications.

Note: Other documentation and income verification will be required to process your pre-application.