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**2022
MINOR REPAIR PROGRAM
GUIDELINES and APPLICATION**

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A. PROGRAM OVERVIEW

The Minor Repair Program is available to assist low to moderate-income homeowners in the City of Sharon. This program will address items that are most in need of repair or that are in imminent danger of failing.

The program includes the installation of smoke detectors, repair of major code deficiencies, and handicapped accessibility items which will have an effect on the health and safety of occupants.

B. ELIGIBILITY REQUIREMENTS

- a. Property must be owner-occupied and located within the City of Sharon, Pennsylvania. A copy of the deed is required.
- b. Program is income-based. Applicants must meet income guidelines on page 7 in order to qualify. Proof of income from all sources for all members of the household is required. If employed, 3 months of most recent consecutive paystubs are required. Sources of income include, but are not limited to, employment, self-employment, Social Security, SSI, public assistance, pensions, retirement benefits, annuities, alimony, spousal support, child support, interest and dividends. **Falsification and/or omission of income sources will result in immediate denial from the program.**
- c. Property taxes, sewer fees, garbage fees and all municipal fees must be current, and must remain current, as long as the City of Sharon has any liens on the property. Copies of paid receipts for property taxes, most recent paid sewer bill and garbage bill are required.
- d. Homeowner's insurance must be current and must remain in effect as long as the City of Sharon has any liens on the property. A copy of current homeowner's insurance policy is required.
- e. A homeowner is not eligible if they have any current outstanding loans with the City of Sharon.

C. APPLICATION DEADLINES

There will be four application deadline dates annually for those who meet the eligibility requirements.

The application deadline dates for the year 2022 Minor Repair Program are January 18, April 18, July 15, and October 17.

D. ELIGIBLE ACTIVITIES

The Minor Repair Program does not require that the structure be brought into compliance with codes, but the work done must be in compliance with local adopted codes where applicable. If no local codes are adopted for the type of work to be performed, the work must be performed according to all applicable state codes.

Examples of minor repairs include, but are not limited to, the following:

- a. Handicapped accessibility items, such as ramps, for the disabled to access and use the home for basic life functions
- b. Repair or replacement of inadequate heating - Primary source of heating i.e., central furnace (oil, gas, electric, etc.) inoperable
- c. Repair or replacement of inadequate plumbing - Break or obstruction in sewer lines or pipes; no running water
- d. Structural and foundation deficiencies, and safety hazards - Flooring sinking, beams cracking, trip and fall hazards, broken windows and doors
- e. Leaking roofs
- f. Repair or replacement of inadequate or hazardous electrical systems and components - no lighting, no working receptacles or fire hazards

E. LEAD-BASED PAINT

All homes built before 1978 are subject to lead-based paint (LBP) requirements. A qualified inspector from the Community Development Department will test all painted surfaces that will be disturbed during repairs for LBP, or presume the presence of LBP. If LBP is present, all LBP surfaces disturbed as part of the rehabilitation process must be repaired using lead-safe work practices by a certified contractor per federal regulations. Once repairs have been completed, a clearance test is required.

F. LOAN PROVISIONS

Securing the Property

A mortgage will be recorded in connection with all low-interest loans provided under the program. If there are other rehabilitation liens previously recorded on the property, this must be taken into consideration in approving the loan.

Low Interest Loan

In the case of households which meet HUD Community Planning and Development (CPD) criteria for low and moderate-income guidelines, a low-interest loan up to \$5,000 may be made for minor repairs.

In the event of the death of a low-income homeowner who has a loan and in which there is still an outstanding balance, the balance of the loan may be forgiven. If there are low interest loans on the property, these loans will become due and payable upon the death of the owner(s) or transfer of ownership to any person(s) for any reason. The City on approval by City Council may waive this requirement, if the survivors of the mortgage(s) are also low-moderate income and continue to reside in the property.

Default

Delinquent Loans: In the event that a borrower becomes delinquent in their loan payment for a three (3) month period, the Community Development staff will:

- i. Notify in writing each homeowner who is three (3) months past due on their rehab loan payback;
- ii. Set an appointment to meet with them to resolve this matter;
- iii. If the homeowner fails to respond to the City's letter or if nothing can be resolved from the meeting, the City will file a civil complaint with the local Magisterial District Office and ask for a judgment against the homeowner for the past due amount owed to the City.
- iv. Liens for the total amount of the loan will remain on the property until balance is paid in full.

G. ADMINISTRATION OF THE PROGRAM

The Minor Repair Program is administered by the Community Development Department.

a. Initial Screening, Inspection and Administration of Loans

The initial screening of applicants and the administration of loans will be performed by qualified personnel of the Community Development Department. The inspection of units, preparation of work write-ups and inspection of rehabilitation work will be performed by qualified personnel of the Community Development Department.

b. Revisions

These guidelines may be reviewed from time to time by approval of Sharon City Council. The Community Development staff may make recommendations to Council for their consideration and approval.

H. REHABILITATION PROCESS

- a. All applications received before the application deadline, along with required supporting documents, are reviewed; Household income is calculated.
- b. If the applicant is determined to be income-qualified, and has met every qualification for the program, the applicant is placed on a waiting list.
- c. The property will be inspected with the homeowner; A corrective action report of work specifications and cost estimates for construction is prepared; The Housing Rehabilitation Specialist reviews the work specifications with the homeowner; Work specifications are approved by the homeowner.
- d. Applications and project bid specifications are reviewed by the Sharon Community and Economic Development Commission for approval.
- e. Bid specifications are sent out for bid to contractors from the City of Sharon's Housing Rehabilitation Approved Contractor's List; Bids are reviewed with homeowner; Homeowner accepts bid.
- f. The homeowner will sign a contract with the contractor, and all necessary mortgages, proceed orders, notes and related paperwork, with the City of Sharon.
- g. Progress inspections will be made, and a final inspection of the work will be performed by qualified personnel of the Community Development Department.
- h. The contractor furnishes the homeowner guarantees, warranties, inspection certificates and other required documentation, including a one (1) year guarantee on contractor's work; Final payment is made to the contractor.

I. CONTRACTOR(S)

Qualifications of Contractors

The eligibility of contractors will be determined by the qualified personnel of the Community Development Department and be registered with the City of Sharon.

Debarment of Contractors

The City of Sharon reserves the right to debar any contractor(s) or subcontractor(s) from the City's Housing Rehabilitation Approved Contractor's List for any of the following reasons:

- a. Theft of any rehabilitation homeowner's personal/real property.
- b. Coercing any homeowner(s) into additional work for bid over and above original rehabilitation work write-up.
- c. Defamation of character or workmanship of contractors on the Housing Rehabilitation Approved Contractor's List to any perspective rehabilitation homeowner during the bidding process and work.
- d. Consistent violations of workmanship on rehabilitation contracts awarded.
- e. Failure to keep current the required bonds, insurance and contractor's licenses for all work performed under the City's Housing Rehabilitation Program; including lead-based paint certifications/licenses.
- f. Failure to re-apply annually as a Registered Contractor with the City of Sharon.

CITY OF SHARON MINOR REPAIR PROGRAM

INTEREST RATES BASED ON INCOME LIMITATION ACCORDING TO HOUSEHOLD SIZE

2022

Low Interest Loan Amount	Simple Interest Rate	One Person Household	Two Person Household	Three Person Household	Four Person Household	Five Person Household	Six Person Household	Seven Person Household	Eight Person Household
\$5,000	0%	\$23,350	\$26,650	\$30,000	\$33,300	\$36,000	\$38,650	\$41,300	\$44,000
\$5,000	0%	\$26,150	\$29,850	\$33,600	\$37,300	\$40,320	\$43,290	\$46,260	\$49,280
\$5,000	1%	\$28,950	\$33,050	\$37,200	\$41,300	\$44,640	\$47,930	\$51,220	\$54,560
\$5,000	2%	\$31,750	\$36,250	\$40,800	\$45,300	\$48,960	\$52,570	\$56,180	\$59,840
\$5,000	3%	\$34,550	\$39,450	\$44,400	\$49,300	\$53,280	\$57,210	\$61,140	\$65,120
\$5,000	4%	\$37,350	\$42,650	\$48,000	\$53,300	\$57,600	\$61,850	\$66,100	\$70,400

Notes:

A maximum of \$5,000 is available per housing minor repair project. Low interest loans are available from \$1,000 to \$5,000 (based on household income). Interest rates are on a sliding scale of 0% to 4% (based on household income), and the term of the loan is up to 5 years. Maximum household income is based on HUD Community Planning and Development (CPD) Income Limits, which are adjusted annually. Low interest loans are funded by the Community Development Block Grant program, administered by the City of Sharon.



CITY OF SHARON
COMMUNITY DEVELOPMENT DEPARTMENT
MINOR REPAIR PROGRAM
APPLICATION

1. PROPERTY INFORMATION:

Owner(s): _____ Phone: _____

Property Address: _____ Alt. Phone: _____

E-mail Address: _____

2. NAMES AND AGES OF ALL OCCUPANTS LIVING IN THIS HOUSEHOLD:
ANY PERSON(S) LIVING IN THIS HOUSEHOLD MUST PROVIDE INCOME VERIFICATION.

Income from ALL sources must be included. Attach an additional page, if necessary.

Name	Date of Birth	SSN	Relationship to Owner	Total Gross Income

TOTAL GROSS HOUSEHOLD INCOME (Total from ALL Lines Above)

3. DESCRIPTION OF REPAIR(S) NEEDED: (Safety, health, code deficiencies and handicapped accessibility items)

4. ELIGIBILITY AND DOCUMENTS REQUIRED TO PROCESS YOUR APPLICATION:

<i>Please answer all of the following to help process your application.</i>	Yes	No
1. Are all real estate taxes, sewer and garbage fees for this property current?	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you ever received Rehab help from the City of Sharon before? If yes , when? _____	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you have a handicap or disability which limits one or more of life's activities? If yes, attach verification.	<input type="checkbox"/>	<input type="checkbox"/>

The following documentation **MUST** be attached to this application. If you need copies, our office can make them for you. Failure to provide the required documentation, will delay your application process.

- (1) Deed to property needing rehab
- (2) Current homeowner's insurance policy
- (3) Proof of income from all sources for all persons living in the household
- (4) Income tax return from last year
- (5) Proof of paid real estate taxes, sewer account and garbage account
- (6) Photo identification for all adult members of household
- (7) Social security cards for all members of household

5. AUTHORIZATION FOR INSPECTION - I AM A RESIDENT OF THE CITY OF SHARON, AND I OWN MY HOME. I AUTHORIZE THE COMMUNITY DEVELOPMENT DEPARTMENT TO INSPECT MY PROPERTY AS SCHEDULED, WHEN NECESSARY, IN THE INTEREST OF THE MINOR REPAIR PROGRAM.

CERTIFICATION BY APPLICANT: I CERTIFY THAT THE INFORMATION PROVIDED IS TRUE AND CORRECT.

WARNING: whoever, in any matter knowingly and willingly falsifies...or makes any false, fictitious and/or fraudulent statement or entry may be prosecuted. Conviction may result in criminal and/or civil penalties. Also, whoever knowingly and willfully makes any false statements or omissions in this application or other supporting documentation may be required to reimburse the City of Sharon the full amount of any rehab assistance provided.

SIGNATURE

DATE

SIGNATURE

DATE

Notice: in compliance with Section 504 of the Rehabilitation Act of 1973 as amended, the City of Sharon does not discriminate on the basis of handicap, physical or mental, in the admission of or access to public housing, or in the treatment of employees or applicants for employment. Any discrimination on this basis is illegal.
RACIAL INFO: White _____ Black _____ Hispanic _____ Asian _____ American Indian _____ Other _____
 (Optional)

