

# Indiana County Existing Owner -Occupied Housing Rehabilitation Program



Thank you for your interest in the Indiana County Existing Owner-Occupied Housing Rehabilitation Program for low-moderate income homeowners. Below you will find frequently asked questions about the program, income eligibility guidelines, other eligibility criteria. Please note: An incomplete or unsigned application will cause a delay in processing.

Please be aware that the program is running for a limited time and on limited funding. A waiting list has already been formed. This is not an Emergency program. Assistance will not be immediate.

## Frequently Asked Questions

### 1. What is the purpose of the Program?

- The purpose of the program is to assist Indiana County's low-income homeowners with needed home rehabilitation to bring the home up to code standards, to provide a safe and sanitary living environment, and to protect the sustainability of Indiana County's existing housing stock and reinvest in our communities.

### 2. How can I participate?

- Your gross annual household income falls below the amount listed on the income/household size chart shown below.
- **Please be advised: All approved applicants will receive assistance in the form of a conditional grant. The first 50% of the project cost will be forgiven (grant). The remaining 50% will be a 5-year lien forgiven at a rate of 20% per year over a 5-year period. In the event the property is sold or transferred prior to the expiration of the lien, the prorated remainder of the lien will become due and payable upon the sale or transfer of the property.**
- This must be your primary residence.
- You must own your home and the land that it sets on with a recorded deed and title (if mobile home) in your name(s). We cannot address mobile homes in parks. Mobile homes on family ground or private ground must have a long-term rent-free lease at a minimum equal to the 5-year lien period.
- Your property taxes must be paid to date or if in arrears, you must have a written payment agreement with the Tax Claim office (subject to approval by committee).
- You must have homeowner's insurance or obtain homeowner's insurance prior to the start of work/signing of contract.
- The After Rehabilitation Value of your home cannot exceed 95% of the Indiana County Median Home Value Limits.
- The property cannot be located in a floodway.

### 3. What home improvements may be possible under this program?

Rehabilitation that is necessary to bring your home up to code standards. Some homes may require more than others dependent on the condition of the home. The rehabilitation may include, roof repair or replacement, HVAC, electrical, plumbing, mechanical, energy envelope (windows, doors, insulation), foundation repairs, and required egress. Accessible modifications may be performed in addition to addressing the code violations for the permanently physically disabled (physician verified).

### 4. How will households be selected?

This program is completely voluntary. Assistance is not immediate. **ALL applications will be placed on a waiting list** and assessed prior to processing. Please complete the application and return with the requested documentation as soon as possible. **Note: Submission of application and placement on the waiting list is NOT a guarantee of assistance.** This program has limited funds.

### 5. What if I have more questions?

If you have any further questions, please call the office at (724) 465-3872, Monday – Friday, 8:30 AM - 4:30 PM.

Gross Annual Household Income based on Indiana County Median Area Income (MAI) as of June 15, 2022								
Household Size	1	2	3	4	5	6	7	8
Gross Annual Household Income	\$41,150	\$47,000	\$52,900	\$58,750	\$63,450	\$68,150	\$72,850	\$77,550