



MERCER COUNTY HOUSING REHAB GUIDE



Services provided to Homeowners residing in Mercer County, Pennsylvania

HOUSING REHAB GUIDE

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Weekdays 8:30 am – 4:30 pm**

OUR SERVICES

The County of Mercer, PA recognizes that low-income residents, elderly, and those without children living in their home often have limited funds available to make needed repairs to their homes. To help meet this need, grants will be made available to eligible homeowners to provide safe and sanitary living environments. The grant is limited to renovation costs up to \$100,000.

Please note that this program does not provide for the remodeling or redecorating of your home, but addresses deficiencies in structures and systems considered vital to your health and/or safety.

WHAT WE DO

Our goal is to improve and preserve homes in the community by:

- Preventing neighborhoods from declining further with repair funding and support.
- Helping families access safe, affordable, and energy-efficient housing.
- Encouraging community interest in maintaining and improving neighborhoods.
- Partnering with other organizations to create the biggest impact.



HOW TO APPLY

TO QUALIFY FOR FUNDING:

1

THE HOME MUST BE YOURS:

You must own and live in the home as your primary residence.

2

YOU MUST BE UP-TO-DATE:

Your property taxes and homeowner's insurance must be current.

3

THE HOME MUST MEET SIZE AND VALUE LIMITS:

It must be a single-family home valued below 95% of the local median sales price.

4

INCOME LIMITS APPLY:

Your total household income must be 80% or less of the area's median income.



TYPES OF REPAIRS COVERED

The Healthy Homes Program focuses on repairs that ensure homes are safe, healthy, and up to code. Priority is given to addressing code violations that affect the health and safety of occupants or contribute to neighborhood deterioration. If lead-based paint or radon hazards are identified, especially in homes built before 1978, their removal is required as part of the repair process. The program also assesses homes using a Healthy Homes Matrix to identify and address components that could harm or poison occupants. Additionally, program staff recommend cost-effective conservation techniques to help reduce utility costs.

Examples of eligible repairs include fixing or replacing unsafe heating systems, upgrading electrical systems and fixtures, repairing defective plumbing, addressing lead-based paint hazards, and creating safe entry and exit points. However, certain types of work are not covered, such as room additions, interior wood paneling, swimming pools or hot tubs, demolition without structural improvement, and personal labor reimbursement.

DCED housing rehabilitation guidebook link: <https://dced.pa.gov/download/housing-rehabilitation-guidebook/>

ELIGIBLE REPAIRS INCLUDE:

- Replacing old or unsafe heating systems.
- Updating electrical systems.
- Fixing plumbing (e.g., sinks, tubs, toilets).
- Removing lead-based paint hazards (inside and outside).
- Ensuring safe entry and exit to your home.

NON-ELIGIBLE REPAIRS INCLUDE:

- Personal DIY reimbursement.
- Room additions or extensions.
- Swimming pools or hot tubs.
- Decorative items (e.g., drapes, paneling).
- Anything that exceeds typical housing standards.

NEXT STEPS

- Funding availability will be confirmed when you call.
- If funds are available, we'll ask some questions to check if you qualify.
- If eligible, you may be placed on a waitlist and contacted in order of application.

Depending on available funding, you may be placed on a waitlist. If funding is available, a pre-screening will be conducted over the phone to determine if you meet the eligibility requirements. Applications are processed in the order they are received, with priority given to families with children under the age of six or pregnant women who qualify for the Lead Hazard Reduction Grant.

To be eligible, applicants must live in Mercer County, Pennsylvania. However, residents of the Cities of Sharon, Farrell, and Hermitage, Pine Township, and the Boroughs of Greenville, Grove City and Sharpsville are not eligible, as these municipalities may offer their own housing rehabilitation programs.

*Income of all persons living in the home may not exceed 80% of the Area Median Income. The following limits are effective 6/1/2025.
(DCED Income Determination Manual is used)*

NUMBER IN HOUSEHOLD

1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS	7 PERSONS	8 PERSONS
\$46,900	\$53,600	\$60,300	\$66,950	\$72,350	\$77,700	\$83,050	\$88,400

INCOME LIMIT

- Residence must be homeowner occupied and must be the primary residence.
- Have current Homeowners insurance.
- Real Estate taxes (County, School and Township or Borough taxes) showing paid in full for the previous year.

HOME OWNER OBLIGATION:

A (5) year non-monetary lien will be placed against the property that is to be rehabilitated. This is to ensure that the grant funds are protected. All homeowners participating in the Housing Rehabilitation Program must sign an agreement stating that they intend to remain in their homes for a period of no less than five (5) years and that the residence to be Rehabilitated is their primary residence. If the homeowner, at any time within the five (5) year period, sells or transfers the property, a designated percentage of the grant funds must be returned. The designated percentage of the grant funds that must be paid back to the grant shall be as follows, depending on the number of elapsed years since the project's completion.

HOME OWNER PAYBACK OBLIGATION:

*If you sell your house within 5-year period

LESS THAN ONE (1) YEAR	100%
ONE (1) YEAR BUT LESS THAN TWO (2) YEARS	80%
TWO (2) YEARS BUT LESS THAN THREE (3) YEARS	60%
THREE (3) YEARS BUT LESS THAN FOUR (4) YEARS	40%
FOUR YEARS BUT LESS THAN FIVE (5) YEARS	20%
FIVE (5) YEARS OR MORE	0%

HOME BEFORE RENOVATION



STEP 1-APPLICATION PROCESS

All applicants will come from a wait list. They will be placed on the wait list on a first come, first serve basis, unless a priority is set (geographical or perhaps a child under the age of 6 years old resides in the home). We will call the homeowner when their name comes up on the list and pre-screen to schedule an intake.

Once you have been determined to possess all the eligibility requirements, you will be asked to meet with a Healthy Homes representative to complete required paperwork. You will be asked to bring with you the following items in order to determine if you are eligible for the program and rehabilitation services (other items may be required as applicable):

1. Proof of Household Income; and

***Specifics on what is acceptable for income proofs will be given to you by the Healthy Homes Representative depending on your household's income sources.**

2. Deed to your Home; and certificate of residence; and

3. Homeowner's Insurance (declaration page); and

4. All Real Estate taxes for the previous year showing paid in full

STEP 2-THE IN-HOME INSPECTION

One of our Healthy Homes Inspectors will contact you to schedule a whole-home inspection, which will include a risk assessment for lead-based paint and other potential health hazards within the home. In accordance with HUD's Lead Safe Housing Rule, the U.S. Department of Housing and Urban Development (HUD) requires that properties receiving federal financial assistance be evaluated for lead-based paint hazards to protect young children. Depending on the level of assistance you receive and the scope of work planned, a Lead-Based Paint Risk Assessment and/or Inspection may be required. Additional rehabilitation work may also be necessary to ensure compliance with HUD regulations.

You will accompany the Healthy Homes Inspector as he or she inspects your home. Once the inspection is complete, a Work Write-Up will be prepared that details any work needed to meet the requirements listed in the Department of Community and Economic Development's Housing Rehabilitation Guidebook. After you have been informed about the substandard items and lead hazard issues that need to be addressed, along with any additional work determined necessary by the Healthy Homes Inspector or Lead Hazard Specialist, Lawrence County Community Action Partnership will finalize the work write-up and provide it to local contractors for the bidding process.

HOME BEFORE RENOVATION



HOME BEFORE RENOVATION



STEP 3- CONTRACTOR SELECTION, BID AWARDS

The proposed work must be performed by a professional, insured contractor with employees who possess the appropriate Lead Safe Work Practices training. LCCAP maintains a list of approved contractors that have provided insurance information, lead safe work practice certificates and are aware of standards and guidelines. LCCAP will send your Work Write up to three contractors for competitive bidding. This is to ensure that all of the costs involved are market value.

After the low bidder has been determined and your contractors' proposal has been reviewed and approved by the Project Manager/Lead Hazard Specialist and after all other construction related documents have been acquired, LCCAP will award the construction contract to the contractor along with start and completion dates. The contractor is not permitted to start any work on the project until a Work Proceed Order has been issued by Healthy Home's staff.

STEP 4-CONSTRUCTION PROCESS, INSPECTIONS

During the construction process, the Project Manager/Lead Hazard Specialist will conduct progress inspections as necessary to evaluate the workmanship, quality, and timeliness of the contractor as well as no deviations from the bid specifications. In the event of any disagreements concerning the work being performed, the Project Manager/Lead Hazard Specialist will make the final decision to the dispute. All lead safe work practices are also monitored regularly.



STEP 5-JOB COMPLETION AND FINAL INSPECTION

Once the scope of work has been completed, the Project Manager or Lead Hazard Specialist will conduct a final inspection of the property to ensure all work has been performed with quality workmanship and meets expectations.

During this inspection, a "Certificate of Project Completion and Authorization" form will be presented for the homeowner to sign. Signing this form confirms that all items listed in the work write-up have been completed to the homeowner's satisfaction.

After the form is signed, the contractor will receive final payment, and the homeowner's warranty period will begin. All workmanship is guaranteed for one year from the completion date, and materials are covered by the manufacturer's warranty. After the first year, any warranty claims must be directed to the manufacturer.

In the event of any disagreement regarding the completed work or interpretation of the specifications, the Project Manager or Lead Hazard Specialist will make the final decision and notify all involved parties.



SPECIAL CONDITIONS, POLICIES AND PROVISIONS

Discrimination Policy: These programs will provide equal opportunities to all eligible property owners. These programs will not discriminate against minorities or disabled persons, or on the basis of race, color, religion, ancestry, or sex. This program will not discriminate against minority or women-owned businesses. The general public has been notified of these programs and will be informed of all major changes that occur during their administration.

Right to Know Policy: Every public record shall at reasonable times be open for examination and inspection by any citizen of the Commonwealth of Pennsylvania, although participating homeowners' names, addresses, telephone numbers, and private information will not be released, other than when required by law.

HUD's Lead Safe Housing Rule:

The U. S. Department of Housing and Urban Development (HUD) has issued a regulation to protect young children from lead-based paint hazards in housing that receives federal financial assistance. It may be required that a Lead Based Paint Risk Assessment and/or Inspection be conducted on your property. You may also be required to have additional rehabilitation completed on your home, depending on the dollar amount of assistance you are to receive and the nature of the work that will be undertaken.

HUD's Lead Safe Housing Rule and its requirements may apply to your rehabilitation even if there are no children residing in your property. Also note that in some cases, normally when required lead-hazard reduction activities are extensive, you may be required to temporarily relocate from the property. (Note: Any contractor participating in the Housing Rehabilitation Program is required to provide employees that have been trained in Lead-Safe Work Practices.)

Conflict of Interest Policy: No persons who are employees, agents, consultants, officers, elected officials, or appointed officials of Mercer County or Lawrence County Social Services, Inc. who exercise or have exercised any functions or responsibilities with respect to Housing Rehabilitation activities, or who are in a position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from such activities, or have a financial interest in any contract, subcontract, or agreement from such activities, either for themselves or for those with whom they have business or immediate family ties, during their tenure, or for one year thereafter. In the case that a conflict of interest is identified the grantee will request DCED consideration for an exception. Such requests must be submitted in writing and include: (1) documentation showing that public disclosure of the potential conflict was made; and, (2) include an opinion from the grantee's attorney stating that granting an exception would not violate any state or local law. DCED evaluates granting an exception in light of factors spelled out in 570.611(d) and 92.356 (d), and with the advice and consent of the Department's Legal staff.

Program Income and Reuse Policy: Lien payoffs resulting from the sale or transfer of a property, or in cases where the property is no longer determined to be the primary residence of the applicant, are identified as program income. Per the program guidelines, we are permitted to retain 10% of the program income for administrative purposes. The remaining funds are reinvested into homeowner-occupied housing rehabilitation activities and associated project delivery costs.

Program Administration Agency

This program is being delivered by Lawrence County Social Services, Inc. (LCSS is a division of the Lawrence County Community Action Partnership) under a contractual agreement with Mercer County and administered by Mercer County Regional Planning Commission in compliance with all regulations set forth by the Federal Department of HUD and PA's Department of Community and Economic Development.

The following LCCAP staff from the Department of Healthy Homes are delivering this housing rehabilitation initiative:

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