

PROGRAM GUIDELINES FOR:
Cambria County
SEWER LATERAL ASSISTANCE PROGRAM



Program Administered by:

Johnstown Redevelopment Authority

(814) 535-6564

Funding Administered by:

Redevelopment Authority of Cambria County

(814)472-6711



Cambria County Sewer Lateral Program Guidelines:

Program Background

The County of Cambria has identified the need for a Sewage Lateral Assistance Program, (hereinafter referred to as the *Program*), eligibility is limited to income-qualifying homeowners located within Cambria County that utilize the Johnstown Regional Sewage system, but excluding residents within the City of Johnstown, Adams Township, Cambria Township, Cresson Township and Jackson Township. The County, through the Redevelopment Authority of Cambria County, has developed this program designed to assist owner-occupied homeowners who are required to make sewer lateral repairs and/or replacement lines for their existing homes within the eligible areas.

The County of Cambria has received financial assistance from the *US. Department of Housing and Urban Development through the Pennsylvania Department of Community and Economic Development* to operate the Sewage Lateral Assistance Program which primarily benefits low and very-low income persons and families owning residential properties within the eligible municipalities who have sanitary sewage flows exceeding the U.S. Department of Environmental Protection (DEP) specified design criteria following the Johnstown Regional Sewage phase completion of the sewer construction.

Objectives of the Program

The *Program* is intended to provide financial assistance to qualifying low and very-low income persons and families who are mandated to televise and/or pressure test their sewer lines and remediation of all private side lateral lines failing to pass said tests. Program funds shall only be used to make sewer lateral repairs and/or replacements at applicant's principal residence.

Eligible Program Costs

The assistance permissible under the Sewer Lateral Assistance Program shall be limited to those sewer lateral costs, repairs, and/or replacement. Said costs, repairs, and/or replacements shall include, within the minimum allowances, the repair and/or replacement of the sewer service lateral from the property line (viewport) through and including all underground (no basement service) piping subject to pressure testing.

Eligible *Program* costs for properties that require the repair and/or replacement of underground and under slab (basement service) sewage lateral piping shall be limited to those contractor costs directly associated with the installation of piping, bedding, fill, and/or concrete whereas it's subject to mandated pressure testing. For said property, the owner(s) have the option to eliminate existing basement service points within *Program* costs. The relocation and/or addition of basement service points, the replacement, reconstruction, or repair of homeowner improvements above the basement slab are not eligible *Program* costs.

Ineligible Program Costs

The *Program* funds **will not** pay for televising, initial or prior testing for lateral installation. Instead, this funding is specifically for the remedial construction and final pressure test to certify the private side lateral has passed the pressure testing specifications.

The property owner(s) shall be responsible for all application, inspection, and closing cost fees designated within the Sewage Compliance Form.

Funding is limited. Applications will be processed on a first-come, first-served basis. This funding is not available to complete the televising or initial pressure testing. Program guidelines are subject to change without prior notice.

Eligibility Requirement:

To be eligible for the Sewer Lateral Assistance Program the applicant must:

1. Be the person(s) or family **owning a residential dwelling and occupying** said property as their primary residence.
2. Applicant must have household income that does not exceed 80% of the area median income as per current HUD guidelines. HUD has established Income limits for our area based on household size. The income limits are subject to change without notice. Proof of income must accompany application.

3. Household Income Limits Summary for FY 2021

Household Members:	1	2	3	4	5	6	7	8
Maximum Income	\$36,700	\$41,950	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200

If your household income exceeds the maximum allowance indicated on the chart, you are not qualified to receive assistance under this program.

To determine whether households are eligible for participation in this program, the County of Cambria selected to use HUD's definition of income "Internal Revenue Service (IRS) Form 1040 Adjusted Gross Income." Household income counted must be 6-months current or anticipated to be received during the 12-month period of actual application review. Therefore, additional information will be required to verify, support and document income reported on your application and reported on your IRS 1040 tax return.

An example of income inclusions are: Wages, salaries, tips, taxable interest income, dividends, taxable refunds, alimony, business income or loss, taxable IRA amounts, taxable pension and annuity, taxable social security benefits, prizes and awards such as gambling, lottery raffle winnings, rental real estate, unemployment compensation payments, and capital gains, etc. Your application will not be approved if sufficient supporting documentation is not provided in a timely manner. **Examples of exclusions are:** Child support, money or property that was inherited, willed or given as a gift, life insurance proceeds received as a result of someone's death.

4. The applicant must provide a full copy of the recorded property deed.
5. Applicant must show proof that their property taxes are paid for the previous two-years. The property tax includes Municipal, County and School taxes. Those homeowners who are delinquent on their taxes cannot participate in the program.
6. Applicant must provide (3) bids for (sewer lateral installation) from certified contractors with the application for assistance. All participating contractors must be registered with the Pennsylvania Attorney General and carry general liability insurance. Contractor must provide EIN # to the Johnstown Redevelopment Authority. **If applicant is participating with the Johnstown Redevelopment Authority's Sewer Compliance program, no bids should accompany this application. IRA will supply bids to the County on behalf of the owner.**

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Funding Limits:

1. Eligible households are qualified for 50% match of the total project cost, with a maximum grant amount of \$1,500.

Program Procedures:

1. Applications for the Sewer Lateral Assistance Program may be obtained from the **Johnstown Redevelopment Authority; 416 Main Street, Suite 200, Johnstown PA 15901**; or by scheduling an appointment to apply for the program at (814) 535-6564.
2. Applications must be supported by all applicable required documentation and will not be considered for funding until all documentation has been received. The application must be completed in its entirety, legible, using ink pen, and signed by the applicant(s).
3. Upon approval for *Program* funding the applicant(s) will then schedule a closing date with the Johnstown Redevelopment Authority. Applicant will be required to bring their matching funds via check made payable to the Johnstown Redevelopment Authority.
4. The homeowner is responsible to monitor all work performed by their contractor each day and to work with their contractor while sewer lateral work is underway. The homeowner shall immediately report concerns or construction questions to the Johnstown Redevelopment Authority.
5. The Redevelopment Authority of Cambria County (RACC) will issue the approved contractor a check for 50% of the total project costs (if requested) once the *Program* application documentation has been completed and approved. Upon homeowner, Johnstown Redevelopment Authority and Redevelopment Authority of Cambria County approval of project completion, signature of closeout documentation, and receipt of Certificate of Sewage Compliance, the RACC will issue the final 50% check to the contractor. Contractor must notify Johnstown Redevelopment Authority that the work has been completed to request payment. The Executive Director of the Redevelopment Authority of Cambria County will have final approval to release payment to the contractor for all acceptable work completed.

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CHECKLIST FOR SEWAGE LATERAL ASSISTANCE PROGRAM

APPLICATION

(3) BIDS FOR LATERAL INSTALLATION {IF USING THE JOHNSTOWN REDEVELOPMENT AUTHORITY'S SEWER LATERAL COMPLIANCE PROGRAM PLEASE DO NOT SUBMIT ANY BIDS. IRA WILL SUPPLY BIDS TO THE COUNTY ON BEHALF OF OWNER}.

IRS Form 1040 Adjusted Gross Income (or)

Social Security Award Letter/Pension Statement

Full Copy of Recorded Property Deed

TWO years of PAID tax receipts for MUNICIPAL COUNTY & SCHOOL

APPLICATIONS SUBMITTED WITHOUT THE ABOVE DOCUMENTATION WILL NOT BE PROCESSED.

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Participating Lenders

Sewage Lateral Loans

Terry Hubbard
SOMERSET TRUST COMPANY
116 Market Street
Johnstown, PA 15901
(814) 262-4846

Ashley Ream
NORTHWEST SAVING BANK
225 Franklin Street
Johnstown, PA 15901
(814) 533-7600

Scott Maliska
Slovenian Savings
& Loan 1512
Jefferson Avenue
Windber, PA 15963
(814) 467-8837

Ken or Elyse
1st Summit Bank
600 Main Street
Johnstown, Pa 15901
814-535-3551

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Cambria County

SEWER LATERAL ASSISTANCE PROGRAM

(Print or Type)

1. Applicant Name: _____ /Age _____
 /SS# _____
 Co-Applicant Name: _____ /Age _____
 /SS# _____
 Address: _____
 Phone Contact: {home} _____ /{alternate#} _____
2. Are you the owner of the above property? YES _____ NO _____
3. Do you occupy this property as your primary residence?
 Yes _____ No _____
 Is this a single or duplex structure? Single _____ Duplex _____

Full Name	Relationship	Birth Date	Age	Sex	Social Security No.
1.					
2.					
3.					
4.					
5.					
6.					

4. The race of head of household is information collected in compliance with fair housing and equal opportunity rules. Your cooperation in completing this section is appreciated, however, is optional.

	White	Native Hawaiian/Other Pacific Islander
	Black/African American	Native American/Alaskan Native
	Asian	American Indian/Alaskan Native and White
	Asian and White	Black/African American and White
	American Indian/Alaskan Native and Black/African American	Other Multi-racial

5. The following documentation must be submitted with your application. Failure to include all required information will result in the delay of processing your loan request. Please do not submit original documents with your application.
 - Property Deed (**recorded full copy**)
 - Municipal, County and School property tax receipts for the **previous (2) years**
 - Income verification, (1040 income tax form, social security award letter, pension award letter etc)
 - Homeowner Insurance and Flood insurance. (Note: Only those properties within the flood zone require flood insurance)
 - Additional information may be requested.
6. At the time of application the applicant must have owned and occupied the residence for a minimum of one (1) year.

Household Income Limits Summary for FY 2021

Household Members:	1	2	3	4	5	6	7	8
Maximum Income	\$36,700	\$41,950	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200

If your household income exceeds the maximum allowance indicated on the Income Limits chart, you are not qualified to receive assistance under this program. Household members 18 years and older must report income.

7. **Income Verification: Disclose all income for every household member over 18 years old.** Include earned income, taxable interest, dividends, taxable refunds, alimony, business income or loss, taxable IRA amounts, taxable pension and annuity, taxable social security benefits, prizes and awards such as gambling, lottery raffle winnings.

Source of Income (Monthly)	Amount of Income
Salary and Wages: Include name/address of employer:	\$
Social Security:	\$
Pension Benefit	\$
Interest Income:	\$
Dividends:	\$
Rental Income:	\$
Business Income or Loss	\$
Other:	\$
Other:	\$

The applicant certifies that the above information is true and correct to the best of his/her knowledge. Verification of any of the information contained in this application may be obtained from any source named herein.

Penalty for false or fraudulent statement; U.S.C. Title 18, Section 1001, provides; "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsified or make any false writing or document the same to contain false, fictitious or fraudulent statements or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both".

X _____ Date: _____

X _____ Date: _____