



Marshall County Application Owner Occupied Housing Rehabilitation Program



Program Guidelines

The program guidelines will be used in the administration of the rehabilitated housing. These guidelines outline the requirements for this program and will be used to ensure all applicants are treated fair and in a consistent manner. A copy of the current program guidelines will be available at the administrative office for this program.

A. Program Activity.

The intent of this program is to assist low-to-moderate income families with assistance funds to be used towards repairs to their home. The program will provide information to homeowner's about other programs available through Marshall County.

B. Property and Applicant Eligibility.

1. The Property must be owner-occupied and the occupant(s) ownership may be in fee-simple title or Life estate;
2. The property must be located within the limits of Marshall County, Indiana;
3. The home can NOT be located within the boundaries of the 100-year floodplain;
4. The value of the property cannot exceed the 203(b) mortgage limit for this area which is: \$331,760;
5. The table below lists the maximum income allowed by household size as published annually by Indiana Housing and Community Development Authority (IHCDA) in order to be able to apply for the program;

Household Size	Income Limits
1 Person	At or Below \$36,900
2 Person	At or Below \$42,200
3 Person	At or Below \$47,450
4 Person	At or Below \$52,700
5 Person	At or Below \$56,950
6 Person	At or Below \$61,150
7 Person	At or Below \$63,350
8+ Person	At or Below \$69,600

6. Income verification is completed using the Section 8 definition of income calculation. The household's income is a 12-month projection of expected income;
7. All income and employment must be verified to ensure accuracy and to document eligibility in the program;
8. Income verifications are valid for a period of six (6) months. If more than six (6) months pass between income verification and contract execution, a new income verification will be completed; and/or
9. No member of the governing body of Marshall County and no other official, employee, or agent of Marshall County who exercises policy or decision-making functions in connection with the planning and implementation of the Owner-Occupied Rehab Program will be permitted to participate in this program. This prohibition shall continue for six months after the individual's relationship with Marshall County ends.

C. Application Process:

1. At a minimum, the program will be advertised in a paper of general circulation.
2. Applications will be taken on a first come first serve basis, targeting elderly, disabled, veterans and single parent head of households.
3. If necessary, applicants will be scored based on elderly, disabled, veteran, single-parent head of household and income level (the lower the income level the more points an applicant would receive). If an applicant(s) score is the same as another applicant(s) the person with the lowest % of annual income will be assisted first.
4. Applications will be accepted at various times and locations within the Marshall County; whichever place is more convenient for the applicant. **Applications must be submitted in person.** A listing of locations and times of where applications will be accepted is identified below:

Location	Date	Time
Argos Town Hall, 201 Walnut Street, Argos	Wednesday, October 21st	3:00 p.m. to 6:00 p.m.
Bourbon Town Hall, 104 E. Park Avenue, Bourbon	Thursday, October 22nd	10:00 a.m. to 1:00 p.m.
Bremen Town Hall, 111 South Center Street, Bremen	Thursday, October 22 nd	4:00 p.m. to 7:00 p.m.
Culver Town Hall, 200 East Washington Street, Culver	Friday, October 23 rd	10:00 a.m. to 1:00 p.m.
La Paz Town Hall, 108 West Randolph Street, La Paz	Friday, October 23 rd	4:00 p.m. to 7:00 p.m.
Plymouth City Hall, 124 North Michigan Street, Plymouth	Saturday, October 24 th	9:00 a.m. to 12:00 p.m.

5. Applicants will be notified by mail, email or phone of their acceptance or denial into the program.
6. Applicant(s) must be current with their property taxes and homeowner's insurance must be paid in full.
7. This is an Equal Opportunity Housing Program, the Marshall County Owner-Occupied Rehab Program will not discriminate on the basis of race, color, religion, sex, handicap, familial status, or national origin.

D. Lien/Affordability Requirements:

There is NO longer a lien requirement for this program.

E. Eligible Work:

1. All items corrected as part of the award must meet the stricter of the local building code and/or Indiana State Building Code. Additionally, during the affordability period the unit must remain in decent, safe and sanitary condition.

The following items are a list of eligible work items that may be completed on an eligible property, but are not limited to, roofs, windows, siding, insulation, structural repairs, handicap/accessible bathroom, handicap ramp, upgrade electrical, repair/replacement to septic or sewer lines, and plumbing repairs.

The program will promote energy efficiency by incorporating, whenever possible, energy saving design features for the eligible property. Those features may include, but are not limited to, the following: energy efficient light bulbs, energy star rated refrigerator, insulation to code in attic and/or crawl space, energy efficient water heater, energy efficient or energy star rated furnace.

2. Luxury items are not eligible. Examples of luxury items include, but are not limited to, swimming pools, hot tubs and whirlpool bathtubs.

F. Rehabilitation or Construction Process:

1. The property will be made available for third party inspections before, during and after the construction/rehabilitation process and on an annual basis.
2. A home inspector will be performing a whole house inspection to determine work that needs to be completed on the home. During the construction, the home inspector will perform an interim inspection (as needed) and a final inspection once all work is complete.
3. If the home is constructed before January 1, 1978, a Lead Risk Assessment will be completed on the property. Information regarding Lead Paint will be distributed to the homeowner. If a lead risk hazard is identified those items must be addressed first before any other items may be completed on the work write-up. If the cost of the Lead issues exceeds the amount of funds available the home may be withdrawn from the program. Once all construction is completed a Lead Clearance Test will be completed. The contractor will not be paid the final payment of his contract (10%) until the home passes the lead clearance. A copy of the Lead Risk Assessment and Lead Clearance Exam will be given to the homeowner.
4. Once all of the inspections and assessments have been completed the work write-up will be generated. The work write-up will be submitted and must be approved through the State Historic Preservation – Section 106 office. The work write-up will be competitively bid on for the construction. MBE/WBE firms will be solicited. The bids will be opened at a Public Meeting and the bids will be reviewed by the grant administrator for accuracy. The bid will be awarded to the lowest most responsible bidder. The contract will be executed between the homeowner and the contractor only.
5. During construction, the homeowner must make the property available for the work to be completed during normal business hours, which would be considered Monday through Friday from 8:00 a.m. to 5:00 p.m., unless otherwise specified by the contractor.
6. All contractors will be checked for the State's Debarred List.
7. Grievance Procedure:

**Homeowner must submit all grievances in writing to the program administrator:
Priority Project Resources, Inc., 531 Sycamore Trace, Greensburg, Indiana 47240
Attn: Shannon McLeod**

The homeowner will receive a response to their concern(s) within 2 business days of a written grievance notice.

8. The applicant/participant understands and agrees if a situation should arise at or near the unit or home which threatens the safety of the grant administrator(s), the grantee, the contractor or its representatives, Marshall County Officials, and / or Marshall County Stellar Housing Committee members; the Marshall County Owner Occupied Rehabilitation program shall cease work either temporarily or permanently at the discretion of Marshall County and/or Priority Project Resources, Inc..
9. Priority Project Resources, Inc. and/or the grantee (Marshall County) will terminate the participant if the Owner fails to meet any obligations herein, or otherwise obstructs the progress of the Owner-Occupied Rehab program, and reserves the right to recover payment from the Owner related to work completed prior termination.
10. UNDER PENALTIES OF PERJURY, I/WE CERTIFY THAT ALL THE INFORMATION PRESENTED IN THE APPLICATION FOR THIS PROGRAM AND ON THE TENANT INCOME QUESTIONNAIRE ARE TRUE AND ACCURATE TO THE BEST OF MY/OUR KNOWLEDGE. I UNDERSTAND THAT PROVIDING FALSE REPRESENTATIONS HEREIN CONSTITUTES AN ACT OF FRAUD. FALSE, MISLEADING OR INCOMPLETE INFORMATION WILL RESULT IN THE DENIAL OF APPLICATION OR TERMINATION OF APPLICATION.

11. I understand this is a VOLUNTARY program and I may withdraw my application at any time.

BY SIGNING BELOW, I AM INDICATING MY ACCEPTANCE OF THE TERMS LAID OUT FOR THE MARSHALL COUNTY OWNER-OCCUPIED REHAB PROJECT PROGRAM GUIDELINES THROUGHOUT THE COURSE OF THE PROGRAM AND MY PARTICIPATION IN IT.

Applicant Signature:	
Applicant Printed Name:	
Date:	
Co-Applicant Signature:	
Co-Applicant Printed Name:	
Date:	