Carlisle Borough
Owner Occupied Rehabilitation
Program Description

Carlisle Borough provides funding to help property owners maintain their homes through the Carlisle Borough Owner Occupied Rehabilitation Program. This program pays for home repairs, focusing on those to correct code deficiencies, in residences of qualified homeowners. Eligible work items include updating electrical wiring, heating systems, roof repair or replacement, insulation, doors, windows, siding, interior and exterior painting, chimneys, spouting, foundation repairs, kitchens, bathrooms, etc. Assistance is in the form of an interest-free deferred loan, and a mortgage is recorded as a lien against the property. A maximum of $20,000.00 in assistance can be provided per eligible home.

If the home cannot be brought up to code with the $20,000.00 maximum deferred loan, the homeowner is required to provide the additional funds needed in order to complete the job. If the homeowner cannot provide the additional funds, no loan will be given. An application process must be completed before a loan approval is given.

To be eligible for the program, the owner of the property must have resided in the property for at least the last six months. Mobile homes are permissible as long as the resident owns the land on which the mobile home is placed. The homeowner must be current on all property taxes and municipal utilities. Homeowner's insurance must be in place.

This program is only available to homeowners. Eligibility for this homeowner assistance program is based on total household income using the Qualifying Income Limits chart below. An application process must be completed before a deferred loan approval is given. Contact the Borough of Carlisle at 717-249-4422 or by email to CDBG@carlislepa.org for more information or to apply for this program.

Household Size	1	2	3	4	5	6	7	8
80% AMI Moderate Income	$61,250	$70,000	$78,750	$87,450	$94,450	$101,450	$108,450	$115,450

Steps in the Rehabilitation Process with a Deferred Loan

1. The homeowner completes the application and provides required documents to determine eligibility.
2. A property survey will be conducted to determine what work is required to bring the property up to code standards. Work items such as updating electrical and plumbing systems, flaking and peeling paint, storm doors and windows, insulation, replacing broken glass, foundation repairs, chimney repairs, roofs, etc., are a few examples of code items.
3. The housing rehabilitation program is intended to correct housing code deficiencies. The housing inspector will discuss any deficiencies with the homeowner and explain what steps will be necessary to correct them. Correction of housing code deficiencies will be included in the write-up for the property.
4. Specifications for the work will be prepared listing the required work. These specifications will be reviewed with the homeowner for approval.
5. If it is determined that the estimated cost of correcting housing code deficiencies will exceed the available loan limit, then no work can be done at the property unless the homeowner can provide their own funds necessary to supplement the cost of the repairs over the loan limit.
6. The homeowner will be required to authorize the contractor(s) to complete the work.
7. The contract will be awarded to the lowest qualified bidder. If the low bid is higher than the loan limit, the homeowner has a choice. The homeowner (A) can arrange for funds to cover the cost over the maximum loan limit, (B) can have deletions made in the work write-up or (C) can have the job rebid.
8. A lien will be entered against the property for the amount of the rehab cost. When the property is sold, the loan amount will be refunded to the borough. The loan will be at 0% interest. The borough is added to the homeowner's insurance policy as a mortgagee.
9. The contractor then begins work. Redevelopment Authority staff makes periodic inspections to ensure that the work meets the specifications.
10. Payments will be made to the contractor as the work is completed. A final payment will be made to the contractor following a 30-day inspection.
11. The applicant shall comply with Title VIII of the Civil Rights Act of 1968 and with Executive Order 11246 which provide that no person shall be discriminated against on the basis of race, color, religion, sex, familial status, age or national origin.
12. The borough shall have the right to inspect the property.

Important Points for Homeowners to Remember During Contract Work

1. In rooms where work will be done, all small items such as pictures, knickknacks, drapes and other decor items should be put away.
2. The homeowner should establish a line of communication with the contractor. If something doesn't look quite right to the homeowner, he/she should ask questions. It may be too late to satisfactorily make a change if the homeowner does not speak up.
3. It is the homeowner's responsibility to select the colors, styles and patterns of materials such as floor tile, paint, siding, etc. If the homeowner is not given this opportunity, he/she must speak up immediately and not wait until the wrong material is installed. We want the homeowner to be satisfied when the project is complete and we will make every effort within the limits of the homeowner's budget to do so.
4. The homeowner must remember that workmen will be making repairs and improvements to their home. The homeowner must expect a certain amount of disruption to normal living conditions during this process. The contractor must leave the premises "broom clean" overnight and haul away all trash and debris that is a result of the construction process. However, the homeowner must expect that there will be a certain amount of house cleaning when the project is completed.
5. The homeowner should not ask the contractor to do anything that is not on the work write-up. The contractor has bid only on those items in the work write-up, and is being paid for those items only. If something additional must be done, the homeowner or the contractor should speak to the inspector about it and negotiate a price and initiate a change order for approval.
6. The homeowner will be given a copy of the work write-up and specifications. The inspector will review it with the homeowner. If the homeowner does not understand something or has questions about any item in the work write-up, he/she should ask. The homeowner should keep a copy of the work write-up available so he/she is aware of what is being done.