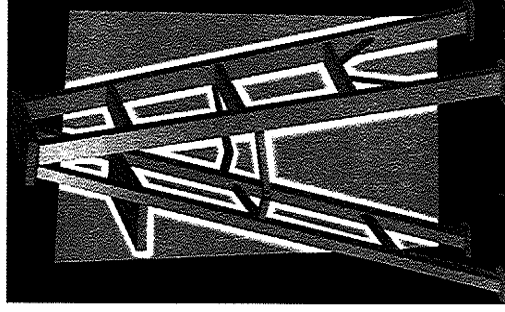
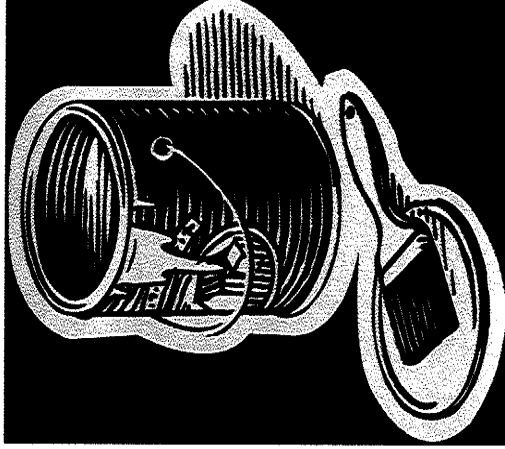
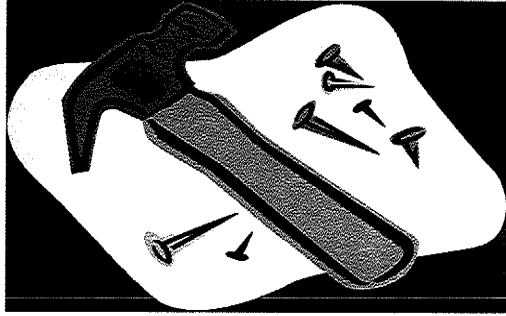


CITY OF JOHNSTOWN  
Department of Community & Economic  
Development

**LOAN PROGRAM GUIDELINES FOR:**

LANDLORD RENOVATION/REMODELING  
PROGRAM



~ 2017 ~

CITY OF JOHNSTOWN  
CITY HALL, ROOM 204  
401 MAIN STREET  
JOHNSTOWN, PA 15901  
(814) 533-2046

The City of Johnstown has established a program designed to assist landlords in making needed repairs to their residential rental units. The U.S. Department of Housing and Urban Development, (HUD), has provided funding to the City which supports this program entitled "Rental Rehabilitation Loan Program".

Objectives of the Program:

- To provide safe and decent rental units to low and moderate income persons.
- To assist eligible landlords by correcting code violations, address weatherization improvements and make rental units safe from the hazards of lead-based paint.
- To stabilize and enhance city neighborhoods
- To encourage occupancy in rental units within the City of Johnstown

Program Requirements:

The Landlord and tenants must meet certain eligibility requirements to qualify for this program.

- Tenant household income must not exceed the maximum allowance as established by the U.S. Department of Housing and Urban Development's, (HUD), Section 8 Income Limits. Below is the latest household income limitations, which are subject to change based on HUD's public notifications:

*Household Income Limits Summary for FY 2017*

Household Members:	1	2	3	4	5	6	7	8
Maximum Income	\$33,650	\$38,450	\$43,250	\$48,050	\$51,900	\$55,750	\$59,600	\$63,450

- If the rental unit is vacant at the time of application, the Landlord is required to screen potential tenants to ensure that their income meets the above limitations.
- Landlord is required to notify the City of occupancy changes as they occur. A tenant verification form is required to be completed on a yearly basis by the landlord. The City will mail the tenant verification form to the landlord each year.
- Property taxes must be current for the previous two (2) years.
- Water, sewage and sanitation fees must be current, all utilities must be on and operable
- Property insurance including flood insurance if applicable, must be in place
- Recorded property deed must be provided.
- A non-refundable \$100.00 application fee is required.

Program Guidelines:

- A dollar-for-dollar match is required from the landlord toward the renovation costs up to a maximum of \$10,000 per dwelling unit. The landlords match must be paid at the loan closing. Amounts over the City's program limit are the responsibility of the landlord.
- A non-refundable \$100 application fee shall be paid prior to the City's inspection of the rental unit. If the landlord participates in the program, the fee would be credited toward the landlord's private match.
- The City's loan fund is at 0% interest with no monthly payment due and is secured by a mortgage. If the landlord meets all program guidelines for a period of five years, the City's loan amount is forgiven and the mortgage is discharged. If the property is sold or the title to it is transferred before the term has been reached repayment of the entire loan amount will become due and payable to the City of Johnstown at the time of sale or transfer.
- The landlord must agree to own, maintain, and make 51% of the renovated units available to tenants meeting the current household income limits during a five (5) year period.
- The landlord must limit rent increases over a period of three (3) years. The maximum rent charge including utility charges for the first year is limited to the greater of thirty percent of the tenants gross income.
- The landlord shall sign all related loan documents including a mortgage which will be recorded as a lien against the property for five (5) years. The mortgage amount will include renovation costs, recording fees for legal documents to the Cambria County Court House and inspection fees such as the lead-based paint risk assessment, paint testing and clearance costs.
- Permit the City to conduct annual property inspections to insure the unit is code compliant.
- Provide the City of Johnstown with occupancy data on an annual basis, or as tenancy changes occur.

Program Procedures:

- The Landlord may obtain an application from the Department of Community and Economic Development, office of Residential Development. Return the application to the Residential Development office with all required documentation as noted in these guidelines. Our offices are located at City Hall, Room 204, 401 Main Street, Johnstown, Pennsylvania 15901. You can reach our office by dialing 814-533-2046.
- The City will schedule the required property inspection in order to determine what renovation activity is required. A preliminary work write-up and cost estimate will be prepared and reviewed with the landlord. Once the landlord as approved the preliminary work write-up, a lead-based paint Risk Assessment and Paint Testing will be scheduled with a State Licensed Inspector.

- The lead report will be reviewed, and a final work write-up and cost estimate prepared for the landlord to review and approve.
- The Landlord will select their choice of contractors from a list of approved firms, to submit a bid on the renovation activity. The lowest responsible bidder will be awarded the contract work.
- The loan closing date will be schedule where the landlord will be expected to sign Owner-Contractor Agreement and related loan closing documents and pay the matching funds. The landlords matching funds will be placed in a escrow account and made available as contractor payment requests are made.
- All payments to the contractor will be approved by the landlord. All work will be monitored by our housing inspector who will also work closely with the landlord until all contract work is complete. The landlord will select all materials, provided they are within a medium price range.

Required Documentation:

The landlord must complete the City's loan application and provide the following file documentation to the City's Residential Development officer:

- Property Deed (recorded full copy)
- City, County School property tax receipts for the previous (2) years
- Proof municipal fees are paid, (sanitation, water, sewage)
- Tenant verification form
- Homeowner and Flood insurance. (Note: Only those properties within the flood zone require flood insurance)
- For small children 5 years and younger who occupy the unit: If the child was tested for elevated blood levels, provide a copy of the test results. If the parent or guardian wishes to have their child tested, the City of Johnstown will over to cover costs related to blood screening.
- If a risk assessment and paint test was performed on your property, provide a copy of the inspection report with your application.
- NOTE: Advise your tenants that if the property contains a large amount of lead-positive readings, and there is a small child 5 years and younger, or a pregnant woman, the City may request the family to temporarily relocate while the lead renovation activity is being performed. Signatures are required by the tenant on forms related to lead-based paint.

**Program guidelines are subject to change without prior notice.**

**CHECKLIST FOR  
RENTAL REHABILITATION LOAN PROGRAM**

_____	APPLICATION
_____	Tenant Verification Form (If units are occupied)
_____	CONTRACTOR SELECTION LIST (please initial by your choices)
_____	Water, Sewage & Sanitation Paid Receipts
_____	Full Copy of Recorded Property Deed
_____	Homeowners Insurance Declaration Page
_____	Flood Insurance Declaration Page (if applicable)
_____	<u>TWO</u> years of <u>PAID</u> tax receipts for <u>CITY, COUNTY &amp; SCHOOL</u>
_____	Non Refundable \$100.00 Application Fee

- APPLICATIONS SUBMITTED WITHOUT THE ABOVE DOCUMENTATION WILL NOT BE PROCESSED.



**CITY OF JOHNSTOWN - 2017 Contractor Bidding List**

**ALL OF THE CONTRACTORS LISTED BELOW ARE PA L&I Lead-Based Paint Certified**

<p>Roger Daley Contractor                      Roger Daley                      375 Michigan Avenue                      Johnstown, PA 15905                      814-479-4155 / Cell: 814-242-0465                      Certification #C00179                      PA # 019279</p>	<p>Doug Robel                      Quality Building &amp; Remodeling                      1222 Bedford Street                      Johnstown, PA 15902                      Cell: 814-244-2375                      Certification #C00353                      PA # 024934</p>
<p>Tyger Construction                      Robert Tyger                      217 Cameron Court                      Windber, PA 15963                      Cell: 814-467-9342                      Certification #C00475                      PA # 016118</p>	<p>Home Work Remodeling                      Charles George                      171 Watson Street                      Johnstown, PA 15905                      Cell: 814-244-8448                      Certification #C00362                      PA # 043320</p>
<p>Hamacek Construction                      Michael Hamacek                      110 Cameron Court                      Windber, PA 15963                      Cell: 814-242-0571                      Certification #C00473                      PA # 030636</p>	<p>George Haidar Construction                      George Haidar                      421 Park Avenue                      Johnstown, PA 15902                      Cell: 814-243-3333                      Certification #C00193                      PA # 046650</p>

**I/we acknowledge to have selected contractors to bid on my/our renovation project without influence or recommendations from a representative, employee or agent of the City of Johnstown.**

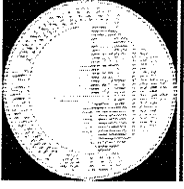
Applicant Signature \_\_\_\_\_ / \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_\_  
 Date Date

Witness \_\_\_\_\_ / \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_\_  
 Date Date

Applicant Signature \_\_\_\_\_ / \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_\_  
 Date Date

Witness \_\_\_\_\_ / \_\_\_\_\_  
 \_\_\_\_\_ / \_\_\_\_\_  
 Date Date





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**Rental-Rehabilitation Loan Application**  
**City of Johnstown, Department of Community**  
**And Economic Development**  
**401 Main Street, Room 204**  
**Johnstown, PA 15901**  
**814-533-2046**

**(Section I: Applicant Information)**

<b>Borrower Name, Address, Phone Contact</b>  _____ _____ _____ _____	<b>Rehabilitation Address:</b>  _____ _____ _____
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**(Section II: Characteristics of Borrower)**

- Legal form of Borrower Entity:
  - Person \_\_\_\_\_
  - Partnership \_\_\_\_\_
  - Corporation (profit) \_\_\_\_\_
  - Corporation (non profit) \_\_\_\_\_
- If a person, does any borrower occupy a unit within the proposed dwelling: Yes \_\_\_ / No \_\_\_
- Number of dwelling units: \_\_\_\_\_
- 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
- Have you received previous assistance under this program? Yes \_\_\_ / No. \_\_\_\_\_
- If yes, please indicate the property address which received renovation activity.  
\_\_\_\_\_

**(Section III: Lead-Based Paint)**

- Does a small child under 6 years occupy the dwelling unit? Yes \_\_\_ / No \_\_\_
- Does a small child under 6 visit the dwelling unit at least 6-hours per week? Y \_\_\_ / N \_\_\_
- If small children are present, have they been tested for elevated blood levels? Y \_\_\_ / N \_\_\_
- If the family is asked to relocate during lead hazard renovation activity, would they have available to them a place to stay, (family, friends, etc)? Y \_\_\_ / N \_\_\_
- Would the tenant have an objection in relocating if necessary? Y \_\_\_ / N \_\_\_
- Please attach a signed written notice relative to relocation matters from the tenants.
- The Landlord must provide each tenant notification on lead hazards, specifically, the pamphlet entitled "Protect Your Family From Lead In Your Home". Furthermore, they must sign a verification form that they did receive the pamphlet. Both the pamphlet and verification form will be provided by the City of Johnstown to the landlord.

**(Section IV)** The tenant household income must be at or below the amounts as shown below.

**Household Income Limits Summary for FY 2017**

Household Members:	1	2	3	4	5	6	7	8
Maximum Income	\$33,650	\$38,450	\$43,250	\$48,050	\$51,900	\$55,750	\$59,600	\$63,450

**(Note: Rental-Rehabilitation program guidelines and income limits for qualifying tenants are subject to change without prior notice.)**

**(Section V: Occupancy Characteristics)**

Unit #	Tenant Name And unit #	# Household Members	# Children Under 6 yrs	Head of Household is elderly, minority, female	Tenant Income	Monthly Rent	Utilities included (Y - N)
#1							
#2							
#3							
#4							
#5							
#6							
#7							
#8							

**(Section VI: Required File Documentation)** Please submit with this application, all outlined documentation. Failure to provide required documentation will delay in your loan approval.

- Full copy of the recorded deed
- Property taxes for the previous two (2) years; (City, County and School tax receipts)
- Insurance certificate; (homeowner's and, if applicable, flood insurance)
- Municipal utilities are current; (confirmation letters from sewage and sanitation)
- Lead-based paint verification forms signed by landlord and tenant
- Copy of lease with tenant or signed tenant occupancy form as provided by the City
- \$100.00 non-refundable deposit. This deposit will be credited toward your match share of rehabilitation costs.

**(Section VII: Certification and Signature)**

The borrower certifies that all information in the application and documentation furnished in support of this application is given for the purpose of obtaining a loan under the Community Development Rental-Rehabilitation Loan Program. All information provided is true, correct and complete to the best of the borrower's knowledge and belief. Verification may be obtained from any source named herein. The borrower agrees to abide by all the requirements set forth in connection with the program guidelines.

Penalty for false or fraudulent statements, U.S.C., Title 18, Section 1001 provides: "Whoever, in any matter within jurisdiction of any department or agency of the United States knowingly and willfully falsified or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious, or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five (5) years or both.

Witness \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ Date

Witness \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ Date





CITY OF JOHNSTOWN  
DEPARTMENT OF COMMUNITY & ECONOMIC DEVELOPMENT  
RENTAL REHABILITATION PROGRAM / OCCUPANCY VERIFICATION FORM

**PART A: (To be completed by property owner)**

Borrower Name, Address, Phone Contact _____ _____ _____	Rehabilitation Address: _____ _____ _____
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**(Dwelling Unit Characteristics)** The landlord is responsible to notify the City of occupancy changes during the life of your lien period. This form is required to be completed each year of the five (5) year lien period.

# of Bedrooms	Occupancy Status (circle one) 1 - Tenant 2 - Vacant	Monthly Rent			Household Data		
		Tenant monthly rent	Subsidy Amt	Total Rent	Race	Size of Household	Type of Household -Married -Single -Elderly -child occupied (under 6 yrs old)

The above information is true and correct.

Landlord Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**PART B: (To be completed by Tenant)**

1. Tenant Name: \_\_\_\_\_  
Address: \_\_\_\_\_
2. Date of Occupancy: \_\_\_\_\_
3. Monthly contract rent is: \$ \_\_\_\_\_
4. Has rent increased during your occupancy? Yes \_\_\_\_\_ / No \_\_\_\_\_.
5. If rent has increased, please provide the increased amount. \$ \_\_\_\_\_
6. Household yearly income is \$ \_\_\_\_\_.

I have answered all of the questions in Part B as outlined above and verify that the information is complete and accurate. Source documentation will be provided upon request.

Tenant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

The tenant household income must be at or below the amounts as shown herein.

**Household Income Limits Summary for FY 2017**

Household Members:	1	2	3	4	5	6	7	8
Maximum Income	\$33,650	\$38,450	\$43,250	\$48,050	\$51,900	\$55,750	\$59,600	\$63,450

