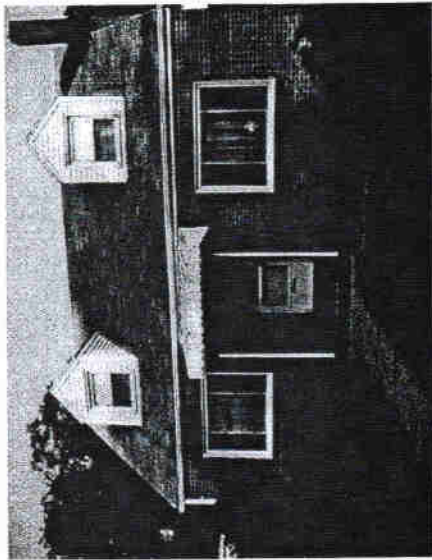


HOME REHABILITATION PROGRAM OF COUNTY OF LAWRENCE



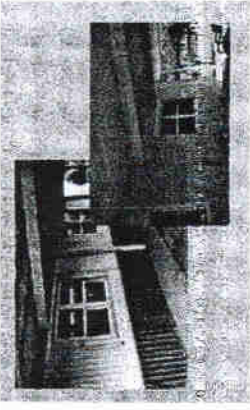
Services provided to Homeowners residing in
23 Non-Entitlement Communities
In Lawrence County,
Pennsylvania

This program is financed in part by
a grant from the federal
Department of Housing and Urban Development,
under the administration of the
Commonwealth of Pennsylvania –
Department of Community & Economic Development

WHAT TO EXPECT DURING THE REHABILITATION

Step 1 - Application Process

A qualified Healthy Homes Representative from Lawrence County Social Services, Inc. will be available at your local municipal building. Individual appointments will be scheduled in order to complete your application. The following documentation is required from each homeowner.



-Verification of Income: You will need to permit for your annual income to be released via third party to Healthy Homes Representative for each wage earner in the household. This annual income is for at time of application.

-Verification of all other household income: You will need to submit verification of all other sources of income, for all household members. "Other income" includes, but is not limited to, pension benefits, Social Security or SSI, welfare benefits, unemployment compensation, child support, rental income and interest income from all sources.

You will also be required to supply the following:

-Copy of the Deed to the Property: Note that a grant cannot be given without the signatures of all individuals whose names appear on the Deed.

-Local & County Tax Receipts: Proof that municipal and county property taxes have been paid for the previous year and sewer paid up to date on any home you own within the city limits.

Step 2 - The Home Inspection Process

After you have been preliminarily qualified for a LCSS Grant, the Healthy Homes Project Manager / Lead Hazard Specialist will contact you to schedule an initial home inspection. You will accompany the Project Manager / Lead Hazard Specialist as he inspects your home.



A Work Write-Up will be then be prepared which details any work that will need to be completed to meet housing code requirements; he will review this report with you.

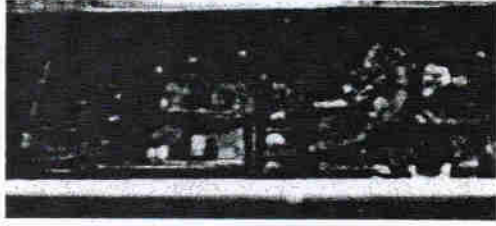
It may also be necessary that a Lead Based Paint Risk Assessment and Inspection be conducted (Refer to section titled "HUD's Lead Safe Housing Rule").

Once you have been informed what substandard and lead hazards need to be addressed, in addition to work determined necessary by the Project Manager / Lead Hazard Specialist, LCSS will then finalize a work write-up and provide it to local contractors for the bidding process.

What Property Improvements are included?

The work that will be performed as part of this rehabilitation program involves improvements of moderate scope which bring the property into compliance with HUD's Minimum Housing Standards detailed in the PA DCED's Housing Rehabilitation Guide (2005). All standards must be met, and any desired improvements not addressed by these standards may not be attended to. These items will be determined by the Project Manager / Lead Hazard Specialist, and may not be deviated from. Some common deficiencies are as follows:

- ⇒ Deteriorated or inoperative windows & doors will be repaired or replaced
- ⇒ Steps will be repaired to soundness, and be provided with hand railings as necessary
- ⇒ Roofs must be watertight
- ⇒ Electrical systems must be breaker protected 100 amp, 3-wire service, and fundamentally sound
- ⇒ Electrical receptacles near running water (kitchen, bath, etc.) must be GFCI protected
- ⇒ Lighting & ventilation must be adequate
- ⇒ Heating systems must be adequate and safe
- ⇒ Plumbing & sewage systems must be functional, and safely provide water for bathing, cooking, and toiletry use
- ⇒ Surfaces must be essentially non-defective
- ⇒ Smoke detectors must be present and strategically located in structure
- ⇒ Ingress & egress shall be safe & efficient



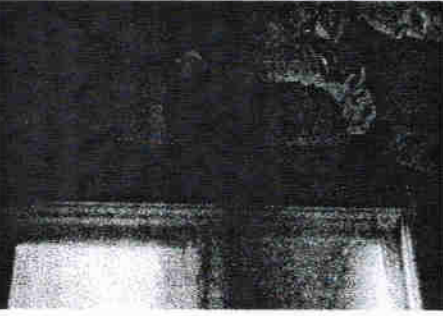
Please bear in mind that this is a partial list, provided only as an example. The actual repair specifications for your home will be determined exclusively by the Project Manager / Lead Hazard Specialist, strictly according to the requirements established by HUD.

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. LCSS maintains a list of approved contractors that have provided insurance information, lead safe work practice certificates, and are aware of our standards and guidelines. LCSS will send your Work Write-Up to three contractors for competitive bidding. This is to ensure that all of the project costs involved are market value.

After the low bidder has been determined and your contractor's proposal has been reviewed and approved by the Project Manager / Lead Hazard Specialist, and after all other construction-related documents have been acquired, LCSS will award the construction contract to the contractor, along with starting & completion dates.

Step 4 – Construction Process, Inspections



During the construction process, the LCSS Project Manager / Lead Hazard Specialist will conduct progress inspections, as necessary, to evaluate the workmanship, quality, and timeliness of the contractor, and to ensure that there are 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 as to the dispute. All lead safe work practices are also monitored regularly.

Step 5 – Job Completion & Final Inspection

Upon the completion of the scope of work, the Project Manager / Lead Hazard Specialist will perform a final inspection of the property to ensure that all completed work has been performed in good workmanship, and in a satisfactory manner. A "Certification of Project Completion and Authorization" form will be presented during the final inspection for the homeowner signature. The homeowner's signature on this form confirms that all of the items on the

Work Write-Up have been completed to the homeowner's satisfaction. At this point, the contractor will be issued final payment for his work, and the homeowner's warranty period begins. All workmanship is guaranteed for one year from the completion date, and all materials carry the manufacturer's warranty. In the event of any disagreements concerning the work that was performed, or the interpretation of any work specification, the Project Manager / Lead Hazard Specialist will make the final decision as to the dispute, and notify all involved parties accordingly.



HOMEOWNER OBLIGATION

All homeowners participating in the Housing Rehabilitation Program must sign an agreement between themselves and the County of Lawrence stating that they intend to remain in their homes for a period of no less than five (5) years. 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.

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%

The provisions of this agreement shall not apply if the property is sold, transferred, or otherwise disposed of in settlement of the estate of any immediate family member of the applicant. Regardless, (5) five years from the contract date, the municipality will release the lien of record at the Lawrence County Courthouse.

CONTRACTOR PAYMENT, CHANGES, ETC.-

Lawrence County Social Services, Inc. is responsible for issuing payments directly to the contractor upon completion of various stages of work. The Project Manager / Lead Hazard Specialist will visit the property and inspect the completed work. If approved by the Project Manager / Lead Hazard Specialist, payment will be directly remitted to the contractor.

Any changes in the work (Change Orders) must be signed by the contractor and homeowner, and approved by LCSS on behalf of the prospective township or borough prior to the changes being incorporated into the project. Unapproved changes in the work will not be considered for payment, and will void any warranties for the project.

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.

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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 the County of Lawrence or of 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. ***This rehabilitation program is pending until funding secured from DCED.***

The 23 non-entitlement communities include:

1. Bessemer Borough
2. Ellport Borough
3. Enon Valley Borough
4. New Beaver Borough
5. New Wilmington Borough
6. SNPJ Borough
7. South New Castle Borough
8. Volant Borough
9. Wampum Borough
10. Hickory Township
11. Little Beaver Township
12. Mahoning Township
13. Neshannock Township
14. North Beaver Township
15. Perry Township
16. Plain Grove Township
17. Pulaski Township
18. Scott Township
19. Slippery Rock Township
20. Taylor Township
21. Washington Township
22. Wayne Township
23. Wilmington Township

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