Authority gets housing preservation grant

By Patty Yauger HeraldStandard.com | Posted: Friday, October 19, 2012 2:00 am

The Fayette County Redevelopment Authority was named on Thursday as being one of two Pennsylvania authorities to receive a portion of a \$4.4 million U.S. Department of Agriculture Rural Development housing preservation grant.

The local allocation of \$57,040 will have a critical impact on Fayette County residents that have very low income and are unable to maintain their residences, said Andrew French, authority executive director.

"We use these (housing preservation grants) in combination with other state and federal funds we receive to implement our Homeowner Rehabilitation Program," said French. "I would speculate that the reason we received the grant was because of our success in administering our programs."

French said that the county has routinely been a recipient of the annual USDA grant with another Pennsylvania community or agency.

"(The USDA) typically awards just two grants; sometimes there's another, but in most years there are only two grants," he said.

As in prior years, the 2012 preservation grant will be combined with HOME Investment Partnership funding received from the state Department of Community and Economic Development and lead hazard-abatement funding received from the state Department of Health to repair upwards of about 50 homes throughout the county.

Dallas Tonsager, USDA under secretary for rural development, said that recipients in 49 states and Puerto Rico were among those receiving grants.

"For many rural residents, maintaining a home with basic features such as indoor plumbing and safe electrical wiring is often unaffordable," he said. "This program supports basic repairs to improve living conditions for rural residents with extremely limited incomes."

French, meanwhile, said that the objective is to expend the funding where there is the most need.

"We try to target certain homes with families with children under the age of six that have elevated lead levels in their blood and therefore susceptible to blood poisoning," he said. "While we're there eliminating the lead hazards, we also try to rehabilitate the home and address any code enforcement issues."

Another priority is to help those disabled homeowners that cannot afford to replace windows or heating systems. French said that a third area of consideration is where infrastructural improvements are being made and a home is found to be "at the tipping point" of disrepair.

"It may be that one house on the block with other homes in general good repair, that if it was repaired would stabilize the neighborhood," said French. "In those cases, we would reach out to that property owner to see if we could offer assistance."

In addition to the replacement of windows or heating systems and lead abatement, the program also allows for electrical and plumbing improvements and roof and siding replacement. On average, about \$22,500 is spent on each residence.

To be eligible for assistance, the owner must reside in the home and agree to reimburse the authority for the work completed.

"The terms of the loan are dependent upon the ability of the homeowner to pay," said French. "For instance, if their income and debt allow them to make payments then an appropriate payment will be established. If their circumstances does not allow for the full-loan payback, then a portion of the loan will be required and the remaining amount will be forgiven."

If the home is sold after the improvements are made, the loan must be repaid in full, added French.

"(The program) keeps people in their home," said French. "Not only does it help the individual, but also the neighborhood. Without this assistance, the family may have to abandon the home and then it falls into further disrepair and creates a larger community problem."