



Better Places, Better Lives

Project Plan

Cumberland County Whole Home Repairs Program

Project Location: Cumberland County, Pennsylvania

Eligible Applicants:

- Homeowners under 80% AMI
- Landlords owning under 10 units within the County leasing to individuals either have a Housing Choice Voucher or have incomes under 80% of median income

Implementing Organization:

The Redevelopment Authority of the County of Cumberland has administered CDBG and HOME funds for Cumberland County since the 1980s. The agency has operated the County's Owner-Occupied Rehab Program since its inception in the early 1980s. In addition to their administration of these federal funds, the Authority also is responsible for administering the County's Affordable Housing Trust Fund and any PHFA related funds awarded to the County.

The staff of the Redevelopment Authority are also responsible for administering the County's Housing Authority which is responsible for qualifying over 1,300 Housing Choice Voucher recipients and management of 208 units of Public Housing.

In 2022, the Authority launched a Small Landlord Revolving Loan Program which has seen significant interest from landlords throughout the County. The agency has the capacity to administer the Whole Home Repairs Program through leveraging existing staff and incorporating existing program implementation processes.

With its long history in Cumberland County and assistance to nearly 3,000 households each year, the Authority has many partnerships throughout the County. These partners offer job training, financial management and other much needed social services that are outside of the Authority's capacity.

Eligible Uses:

Homeowner Repair Whole Home Repairs Program

- Applicants must be a homeowner in Cumberland County, PA with a household income that does not exceed 80% AMI.
- Qualified applicants will meet with an Authority inspector to evaluate their property and determine a scope of work.
- Work will be subject to procurement policies and grant awards are not to exceed \$50,000. Any work required for the property above \$24,500 would be eligible for a traditional Owner-Occupied Rehab deferred loan if the property owner is inclined.
- All payments will be made directly to the contract upon inspection by the Authority inspector.
- Projects involving emergency situations and accessibility concerns will be prioritized for funding.

Workforce Development

One of the challenges the Authority has experienced is the need to find contractors. The Authority will work with contractors who are bidding and/or working on Whole Home Repairs funding projects. All contractors who bid and/or are awarded contracts may apply to the Trainee Stipend Program. The Authority plans to allocate 10% of the total grant funds to a cash stipend program. Contractors are eligible to receive a cash stipend based on the following criteria:

- Awarded or apply for contracts to complete Whole Home related work
- Submit application for trainee stipend program
- Trainee will submit to labor compliance interview while on Whole Home job site or in the absence of an award, will be interviewed to discuss current work
- Must provide certified payrolls for the work on the Whole Home project for the trainee or in the absence of an award, the contractor must provide payrolls showing the trainee has been paid for jobs within the past 90 days prior to proposal for Whole Home project
- Stipend is limited to \$1,000 per trainee, max of 3 trainees per project
- Stipends are provided directly to the contractor upon final inspection of the completed project (if project is Whole Home Repairs funding), review of certified payrolls and approval of all documentation

The stipend program will be managed internally by the Authority. The Redevelopment, Rehabilitation, and Inspection Supervisor will be tasked with ensuring interviews have been completed and payrolls reviewed. Contractors will apply for the stipend program in conjunction with submission of their bids. The Authority has an MOU with CareerLink and will refer contractors as needed, as well as insuring CareerLink staff are aware of the program.

Implementation Timeline & Staff Responsibilities:

February 2023: Applications Reviewed by DCED

Summer 2023: Program Implementation Begins

Fall 2024: Evaluate Program Funding Allocation & Guidelines/Reallocate if necessary

November 2024: Reopen Waiting Lists

December 31, 2024: Final Obligation

December 31, 2026: All Funds Expended

Staff Name	Position	Email	Responsibility
Brianna Miller	<i>Programs and Grants Manager</i>	bmillerc@chra.com	Review Invoices and requests to Finance. Complete loan underwriting analysis. Track data for reporting. Submit quarterly reports to DCED
Bill Flannery	<i>Redevelopment, Rehabilitation, and Inspection Supervisor</i>	wflannery@chra.com	Inspect properties for rehabilitation, develop scope of work. Review work before final payment
Sue Dunfee	<i>Housing Programs Specialist</i>	sdunfee@chra.com	Review applications for completeness, assist individuals with applications, qualify applications. Review requests for loan forgiveness for all requirements. Assist homeowners with additional resources and referrals as needed.
Mary Kuna	<i>Executive Director</i>	mkuna@chra.com	Final sign off for loans, grants and forgiveness requests being recommended to the Board. Assist in conducting evaluation of the program
Kira Kessler	<i>Finance Director</i>	kkessler@chra.com	Ensure funds are drawn to pay invoices submitted and reviewed by CD Program Administrator
Mikayla Kitchen	<i>Assistant Director of the Redevelopment Authority</i>	mkitchen@chra.com	Marketing of program. Use data tracked by program administrator to report. Assist with program evaluation and use loan underwriting analysis to recommend loans to small landlords. Assist with wage determinations for projects and provide labor compliance/payroll review as needed. Conduct all environmental reviews.
Redevelopment Authority Board	FINAL APPROVAL OF ALL LOANS AND GRANTS, INCLUDING FORGIVENESS		

Partnerships:

The Authority has numerous partners throughout the County that they work with and affiliate with for their other programs. Applicants will be provided a release if they are interested in being referred to

other partners and/or the Housing Counselor. Processing, review and approval of all applications will be handled internally as part of the Authority's existing operations.

Administration Expenses:

The Authority plans to use 4% of the funds received to cover program administration which includes staff time, supplies, and data management tools.

With respect to reporting and program evaluation, the Authority will utilize 10% of funds received to ensure the program is meeting all requirements. This will mostly be the staff time of the Housing Programs Specialist, Programs and Grants Manager, Executive Director, and the Housing Counselor. The Housing Programs Specialist will work directly with initial applications to determine their need for referrals and any referral to the Housing Counselor and time spent working on case management will be billed accordingly.

Complaints and Grievances:

This document works to describe the procedures for dealing with complaints, raised by any stakeholder or program participant, against the procedures of developing, reviewing and implementing Whole Home Repairs program practices. Comments or suggestions regarding this complaints procedure may be submitted at any time by email to mkuna@cchra.com, or in writing to:

Cumberland County Redevelopment Authority (CCHRA)

114 N Hanover Street

Carlisle, PA 17013

Complaints in relation to this program may be filed against CCHRA, contractors employed by CCHRA to perform work under this program, or CCHRA staff who administer the program. Complaints may not be filed against other program participants or beneficiaries.

Complaints may be presented:

- against CCHRA's standard procedures in general, claiming that the procedures do not follow generally accepted best practice
- against a specific procedure followed during standards-setting of a particular CCHRA standard, claiming that the process did not adhere to the standard procedures and the departure from the procedure is not duly justified.
- if the complainant believes to have verifiable arguments sustaining that the objected general or specific procedure negatively affects or gives undue advantage to a stakeholder or group of thereof.

Any relevant stakeholders can submit a complaint against the program to Mary Kuna, Executive Director, at mkuna@cchra.com.

The complaint shall contain at least:

- ✓ Full name or any aliases if applicable to program documents
- ✓ Contact details

- ✓ Description of the alleged non-compliance of the Whole Home Repairs procedures with generally accepted best practice, or description of the specific program process steps departing from the standard procedures without due justification.
- ✓ Arguments on how the objected procedure affects stakeholder(s) of the program
- ✓ If applicable, a suggestion for improvement of the standard procedures, or a request for actions to be taken by CCHRA to mitigate the impact on the affected stakeholder(s)
- ✓ A reference to these complaints procedures

On reception of a complaint, CCHRA shall confirm receipt to the complainant within 10 days, indicating the staff tasked as personal point of contact. The Executive Director shall evaluate whether the complaint is valid, addressing a procedural issue.

Depending on competent decision levels, further decision making may be required. Reasonable timeframes should be:

- by the Executive Director within 60 days after reception of the complaint, and
- by the Board of Directors within 90 days after reception of the complaint.

According to the above timeframes, the complainant shall be informed on further decisions regarding action to be taken.