

**HOME IMPROVEMENT PROGRAM OF YORK COUNTY  
(717) 771-9870**

**THE FOLLOWING WAS DEVELOPED TO ANSWER ANY QUESTIONS YOU MAY HAVE ABOUT USING THE COUNTY OF YORK'S HOME IMPROVEMENT PROGRAM TO HOOK ON TO A PUBLIC WATER SYSTEM.**

\*\*\*\*\*

**QUESTION #1 Who is eligible for the Home Improvement Program's Water Hookup?**

**ANSWER:** To qualify for this program, the applicant must own and occupy a property in the County of York and must be **required to connect that property to the public water system**. The total annual income of the applicant may not exceed the amount listed below for the appropriate size family.

No. in Household	1	2	3	4	5	6	7	8
Total Gross Annual Income	\$38,500	\$44,000	\$49,500	\$54,950	\$59,350	\$63,750	\$68,150	\$72,550

**QUESTION #2 What is considered as income in determining if I am eligible?**

**ANSWER:** Total income in the household is counted in making the determination. Income is considered to be wages (before deductions), interest, dividends, pensions, social security, welfare payments, unemployment benefits, disability payments, veteran's pensions, child support, alimony, income from operating a business or rent on property, room and board payments, overtime wages, tips, bonuses, commissions, annuities, insurance payments, regular contributions or gifts received from persons not living in the dwelling and all pay and allowances of a member of the Armed Forces (whether living in the house or not) who is the head of the family or spouse. **HOWEVER**, if you add your income and you feel you may be over the limits established, it is best to check with the program before deciding not to complete the application.

**QUESTION #3 If I have money in the bank and/or own additional property can I still qualify?**

**ANSWER:** If the total value of all your assets (cash on hand, bank accounts, stocks and bonds, Certificates of Deposit, net value of real estate other than your residence, etc.) exceeds \$5,000, the actual income from the assets or a percentage of the value of such assets based on the current passbook savings rate, whichever is greater, is considered as income. This figure is added to your other cash income to determine your financial eligibility.

**QUESTION #4 If I do qualify for the program, what kind of financing is available?**

**ANSWER:** Financing for the Home Improvement Water Hookup is provided in the form of a deferred payment loan. This means that the cost will be paid by the Home Improvement Water Hookup. So long as you own and live in that property you do not have to repay any of this amount. Any time the property is sold, transferred, inherited, rented or disposed of, the amount advanced then will have to be repaid. No interest charges will be added to the original amount. The loan, however, may be repaid at any time at your discretion.

**QUESTION #5 Will there be any liens placed against my property?**

**ANSWER:** Yes, a mortgage will be filed as collateral. When the loan is paid, the mortgage will be satisfied. This lien may be removed at any time by repaying the full amount advanced.

**QUESTION #6 If I am buying my home on a sales agreement, am I eligible for the program?**

**ANSWER:** Yes, you would be eligible for the program, but you will be required to file your agreement in the Recorder of Deeds Office to insure your interest in the property, and the owner must sign the mortgage.

**QUESTION #7 Am I eligible for the program if I own the house that needs to be hooked up to the water, but I rent that house to someone else?**

**ANSWER:** No, in order for an owner to be eligible for the program(s), he must own and live in the property.

**QUESTION #8** If I rent the house which must be hooked up, am I eligible for the program?

**ANSWER:** No, only the owner/occupant of a property is eligible for the program.

**QUESTION #9** I have already hooked into public water before applying for the program. Am I still eligible to make application for repayment?

**ANSWER:** No. in order to be eligible for the program, the property cannot already be connected to public water.

**QUESTION #10** How will I know if I am eligible for the program?

**ANSWER:** *AFTER YOU RECEIVE THE MANDATORY HOOKUP NOTICE SENT BY YOUR TOWNSHIP*, you may call this office to schedule an appointment to complete an application. They will need to know what work is to be done and may ask to inspect the house. They will also require that you provide documentation or proof of your income and assets. You are asked questions about your income because the program is required to serve only those people who meet the income limits. The program must get proof of your income to show it is serving only eligible persons. When all documentation is returned to the program office you will receive a letter in the mail, advising you if you are eligible.

**QUESTION #11** Who will do the work?

**ANSWER:** Our staff will assist you in securing competitive bids for the work to be done. This will assure that the plumbers are aware of all requirements that must be met and that all plumbers are bidding on exactly the same work. If you wish to use you own plumber(s), he/she is welcome to participate in the bidding procedure. If his/her bid is not the lowest received, you may still use him or her, but you will have to pay the difference.

**QUESTION #12** How much will the program pay for the public water hookup costs?

**ANSWER:** The amount to be paid will be based on the total of your plumber's final bill. All funding is on a first come first served basis and subject to funding availability.

**QUESTION #13** When will payment be made if I am eligible for the program?

**ANSWER:** The plumber will be paid directly within 21 days of satisfactory completion of the job and proper invoicing is received by our office.

**QUESTION #14** What if my plumber runs into problem(s) he/she did not expect when he/she gave me the bid or I need other work because my existing plumbing will not meet the plumbing codes resulting in an extra charge?

**ANSWER:** We ask that you call us when your plumber begins his or her work. If he/she runs into problems, please call us immediately as we will make a visit and discuss the situation with him or her. In certain circumstances we will pay extra costs, but we must have been called first and given the opportunity to make an on-site inspection.

**QUESTION #15** What can I expect my lawn (or other trench area) to look like when the water line is completed?

**ANSWER:** It will be specified that the plumber backfill the trench and mound the excess soil over the trench to allow for future settlement. It will be the homeowners responsibility to later remove any remaining excess soil from the trench area and to rake and seed the lawn area.

**QUESTION #16** Is there any money available to help me pay for my water bill when my work is completed?

**ANSWER:** No, the program is designed to pay initial hookup costs only.