

# REQUEST FOR PROPOSALS (RFP) UPPER DARBY HOME REPAIR PROGRAM

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## SCHEDULE OF KEY ACTION DATES

- 1. RFP Issue Date: M a r c h 13 , 2026**
- 2. Questions & Inquiries Due Date: M a r c h 20 , 2026**  
Written questions must be sent via email: [cdbgbidding@upperdarby.org](mailto:cdbgbidding@upperdarby.org) No questions will be accepted by phone inquiries.
- 3. FAQ published by Upper Darby Township: M a r c h 25 , 2026**  
Upper Darby Township will publish lists of questions and answers in a document that will be posted online at [www.upperdarby.org/HomeRepair](http://www.upperdarby.org/HomeRepair) and distributed by email to all known interested parties.
- 4. Response Submission Date: Delivered and received no later than: M a r c h 31 , 2026**  
The sealed package must be sent electronically to [cdbgbidding@upperdarby.org](mailto:cdbgbidding@upperdarby.org)
- 5. Anticipated Contract Start-Up Date: M a y 1 , 2026**



## OVERVIEW

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Upper Darby Township is seeking submittals from qualified organizations to administer the Upper Darby Home Repair (UDHR) Program. The goal of the UDHR Program is to preserve Upper Darby Township's existing affordable housing stock, prevent blight in our community, and improve the health and housing security of our low- and-moderate income homeowners. These goals will be achieved by providing funds for essential repairs in order to bring homes into compliance with code requirements, to address lead and other environmental health hazards, to promote energy conservation and savings through weatherization and efficiency improvements, and to remove barriers to accessibility.

Any organization interested in applying to provide services under this contract must meet the requirements specified in this Request for Proposals (RFP). Respondents must have qualified staff on hand, and/or demonstrated existing partnerships with subcontractors, for this contract and be ready to begin work on the anticipated contract start-up date of 5/1/2026. The program will be administered in accordance with the UDHR Program guidelines, attached to this RFP at Appendix A.

**OBTAINING A COPY OF THE RFP:** To obtain a copy of the RFP and guidelines, organizations can visit our website at [www.upperdarby.org/departments/communityandeconomicdevelopment/PublicNotices](http://www.upperdarby.org/departments/communityandeconomicdevelopment/PublicNotices) or email [cdbgbidding@upperdarby.org](mailto:cdbgbidding@upperdarby.org). Any addenda issued for this RFP will be published at the above-referenced website.

**RIGHTS RESERVED:** Upper Darby Township reserves the right to accept or reject any and all responses, in whole or in part, received because of this solicitation and to waive minor irregularities. Furthermore, Upper Darby Township reserves the right to make a whole award, partial award, or no award at all.

## SECTION I – INTRODUCTION

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**1.1 SUMMARY STATEMENT:** Upper Darby Township administers the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs of the United States Department of Housing and Urban Development and intends to make one or both resources available for the UDHR Program.

To be considered for a contract, the Respondent must:

- document they have been in existence as a housing rehabilitation organization for at least one year prior to entering a contract with Upper Darby Township;
- document they are familiar with the administration of a housing rehabilitation program;
- document the experience and the capacity of the program staff, board members and the organization to implement the proposed scope of services in a timely manner;
- document by its immediate past and current activities that it can implement the eligible activities and tasks;
- document that they have developed partnerships with other private and public entities, including licensed and certified subcontractors;
- document the ability or the inability of the applicant to generate funds from other sources.

A fixed fee schedule will be negotiated for each respondent and the selected Respondent will be compensated for the satisfactory performance and completion of the minimum tasks associated with the contract. Payments will be made in accordance with a schedule of fixed fees payable monthly upon completion and submission of a payment request with the required back-up documentation (monthly report).

A mandatory onboarding workshop will be scheduled with the selected Respondent(s) upon execution of the contract and shall be made a condition of the contract. The contract with the selected Respondent **will not guarantee a specific volume of work assigned** but will compensate for work assigned and completed based upon the fee schedule and the terms and conditions of the agreement. The term of the

contract will be for an initial period of one (1) year (tentative contracts dates are (May 1, 2026 – April 30, 2027). Upper Darby Township shall have the sole exclusive right to offer the option to extend the period of each selected respondent for two (2) additional one-year extensions.

## II – GENERAL INFORMATION

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- 2.1 NOTICE TO RESPONDENTS:** Each respondent, before submitting a proposal, shall become fully informed as to the extent and character of the work required and is expected to completely familiarize themselves with the requirements of the solicitation and specifications, as well as the regulations found at [24 CFR Part 570](#) (CDBG), [24 CFR Part 92](#) (HOME), and [24 CFR Part 35](#) (Lead Based Paint Hazard Reduction) governing those federal programs. No consideration will be granted for any alleged misunderstanding of the material to be furnished or work to be done, it being understood that the submission of a proposal is an agreement with all the items and conditions referred to herein.
- 2.2 ORAL PRESENTATIONS:** Upper Darby Township reserves the right to conduct individual interviews with finalists and to request best and final offers from any or all finalists. Each respondent may be required to provide oral presentations to discuss their proposed management techniques, answer questions from Upper Darby Township staff and/or its designee(s), and/or clarify their technical submittal.
- 2.3 WITHDRAWAL OF THE PROPOSAL:** The proposal may be withdrawn upon written request from the Respondent prior to the proposal closing date.
- 2.4 CONTRACTING WITH SMALL AND MINORITY FIRMS, WOMAN’S BUSINESS ENTERPRISE AND LABOR SURPLUS AREA FIRMS:** Upper Darby Township encourages small businesses, minority businesses, women's business enterprises, veteran-owned businesses, and labor surplus area to respond to this RFP.
- 2.5 SUBCONTRACTING:** Any person undertaking a part of the work under the terms of the Contract, by virtue of any agreement with the Respondent, must receive approval of Upper Darby Township prior to any such undertaking. In the event the Respondent desires to subcontract some part of the work specified herein, the Respondent shall furnish with their proposal the names, qualifications, and experience of their proposed subcontractors. Subcontractors shall conform in all respects to the provisions specified by the Respondent. The Respondent shall, however, remain fully liable and responsible for the work done by their subcontractors. Upper Darby Township may terminate the Contract if the subcontracting is done without Upper Darby Township’s prior approval.
- 2.6 RESPONSIBILITIES OF THE RESPONDENT:** The Respondent shall be responsible for the professional quality and technical accuracy of their advice and other services furnished by them. The Respondent will perform services with a degree of skill, which is normally exercised by recognized professionals with respect to services of a similar nature. Neither Upper Darby Township’s review, approval, or acceptance of, nor payment for, any of the services required under the Contract shall be construed to operate as a waiver of any rights under the Contract or of any cause of action arising out of the performance of this Contract, and the Respondent shall be and remain liable to Upper Darby Township in accordance with applicable law for all damages to Upper Darby Township caused by the Respondent’s negligent performance of any of the services furnished under the contract. The rights of Upper Darby Township provided for under the Contract are in addition to any rights and remedies provided by law.
- 2.7 FORMATION OF AGREEMENT/CONTRACT WITH SUCCESSFUL RESPONDENT:** The Contract to be negotiated as a result of this RFP shall be by and between the Respondent and Upper Darby Township and shall contain but shall not be limited to provisions included in this RFP. By submitting a proposal in response to the RFP, the Respondent accepts the terms and conditions set forth herein, as well as any additional terms and conditions required for adherence to federal regulations, sound fiscal management principles and the policies of Upper Darby Township.

## SECTION III – SCOPE & REQUIREMENTS

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- 3.1 SCOPE OF WORK & NEGOTIATION OF WORKPLAN:** Upper Darby Township seeks Proposals from experienced housing organizations to participate in the UDHR Program for the Township. The Respondent(s) selected under this RFP will be notified and will meet with Upper Darby Township staff to finalize their individual work plans, benchmarks, geographic priority areas and fee for services schedule.

**Proposed Work Plan will minimally include:**

- **Applicant Intake and Eligibility Determination**
  - The Respondent will be responsible for all intake, evaluation and eligibility determinations.
  - The Respondent will receive and process all applications and review them for accuracy, completeness, and appropriate supporting documents necessary to determine eligibility.
  - The Respondent will assist applicants that submit incomplete applications by informing them of the information needed to complete the application package.
  - The Respondent will perform income eligibility determinations according to the [24 CFR Part 5](#) requirements.
  - The Respondent must fully explain the Upper Darby Township Home Repair Program guidelines and processes as part of the initial intake and screening process with applicants.
  - The Respondent shall be responsible for determining the level of assistance to be provided in accordance with the Upper Darby Township Home Repair Program Guidelines.
  - The Respondent will conduct follow-up contacts for any non-responsive applicant to finalize eligibility for the program.
- **Property Inspection**
  - The Respondent will perform a complete property inspection, including lead inspection and risk assessment and radon testing.
  - The Respondent will conduct lead inspection and Risk Assessments on all areas, including deteriorated painted interior surfaces and all exterior surfaces. Consultant will use an XRF machine that is calibrated according to standard practices of the trade.
  - The Respondent will conduct soil sampling as appropriate.
  - The Respondent will prepare a Risk Assessment report for each housing unit.
  - The Respondent will prepare Notice of Evaluation for the owner/occupants of each unit. The notice shall comply with the requirement of [24 CFR Part 35.125](#). All notices shall be prepared in English. If alternative languages or formats are needed, the Respondent shall provide the translations.
- **Grant Execution**
  - The Respondent will meet with the applicant to review the terms and conditions of the program prior to the scheduled execution of the grant agreement documents. This includes re-payment terms, occupancy, and insurance requirements.
- **Environmental Review**
  - For each property to be rehabilitated, the Respondent will prepare the Tier 2 Site Specific checklist, including consultation with the State Historic Preservation Office via PA-SHARE; demonstration that the property is not located in a Regulatory Floodway; and other documentation required under Upper Darby Township's Tier 1 Review.
- **Rehabilitation Specifications, Contracting & Construction**
  - The Respondent will draft rehabilitation specifications, lead and other environmental hazard reduction/abatement specifications and radon mitigation measures and cost estimates for each property.
  - The Respondent will assist the owner with distributing the rehabilitation specifications and selecting a contractor, evaluate proposals for cost reasonableness, and prepare contract documents for the owner and contractor to execute. Respondents who also perform rehabilitation work will provide policy and procedure for ensuring construction costs are eligible and reasonable.
  - The Respondent will provide on-site monitoring of rehabilitation work during construction.

A minimum of two (2) inspections are required. Spot checks of compliance with the Lead Safe Protocols is required, not full-time supervision. The Respondent should quote an hourly rate for addressing problems with protocols or added work needed during the project.

- The Respondent will approve partial and final payments based on work completed. The Respondent will obtain owner's signature indicating release of payment to contractor for each payment to be made.
- The Respondent will provide clearance inspections at the conclusion of the lead hazard control work. The Respondent shall also quote the cost of additional clearance tests, on a per service basis as required.
- The Respondent will prepare and provide Notice of Hazard Reduction activity for all owners/occupant as prescribed by [24 CRF Part 35.125](#).
- The Respondent will provide consultation on Occupant Protection and work staging as required for lead-hazard reduction activities.
- **Client Documentation & Records**
  - The Respondent will maintain a file for each applicant/household, including those that are denied assistance. All records and files containing private/protected information of any individual or household who applies for assistance must be kept secure and confidential. Access to confidential information must only be available to those employees who have a **need to know**. Hard copies of information/documents must be kept in a locked cabinet and/or room and electronic copies must be password protected. All records will be made available to Upper Darby Township upon demand.
- **Reporting / Monitoring**
  - The Respondent will be required to provide monthly progress reports, quarterly program reports and participate in any monitoring and technical assistance sessions scheduled by Upper Darby Township.

## SECTION IV – EVALUATION & SELECTION

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- 4.1 SELECTION PROCESS:** Upper Darby Township reserves the right to accept any application and negotiate an agreement with any respondent. The successful respondents will be required to comply with all applicable equal opportunity laws and regulations. Upper Darby Township reserves the right to reject any or all submissions, or to waive any defect or irregularity. At its sole discretion, Upper Darby Township reserves the right to contact bidders and ask them for required information omitted from the bid package. Upper Darby Township may contact bidders by telephone or electronic mail during its review of a bid package to clarify submitted information. Upper Darby Township further reserves the right to award contracts to the respondents that, in the judgment of the selection staff and Upper Darby Township, best serves the needs of the residents of the Township.
- 4.2 EVALUATION AND SELECTION:** A proposal evaluation committee consisting of Upper Darby Township staff will conduct a complete review evaluation on all responses received by the closing deadline. Finalists may be selected for interviews.
- 4.3 QUALIFYING PROPOSALS:** Staff shall first review each Proposal for compliance with the mandatory requirements of this RFP. Failure to comply with any requirements of this procurement may disqualify a respondent's proposal. Upper Darby Township reserves the right to waive a requirement and/or minor irregularities when it is in Upper Darby Township's best interest to do so. **Proposals will not be opened publicly.**
- 4.4 FINAL BENCHMARKING AND SELECTION:** Each proposal received shall be subject to the same review and evaluation process. Proposals will be reviewed and will be scored by the Proposal Evaluation Committee and then they will make recommendations to the Chief Administrative Officer and the Mayor for award of the Contract.

**Evaluation: Maximum Total Score = 100 points**

	<b>Maximum Points</b>
• Experience, Capacity, Qualifications and Readiness of the Respondent to Manage and implement a housing rehabilitation program	50 points
• Experience and Qualifications to perform lead-based paint and/or radon inspections	25 points
• Budget & Resources	10 points
• Board Leadership	10 points
• Participation of small, minority-owned, women-owned, veteran-owned labor surplus area, and Section 3 firms	5 points

Based on the initial review of Proposals, Upper Darby Township may invite, without cost to itself, ranking finalists to make a presentation of their proposal and their capabilities as a further consideration in the selection process. Upper Darby Township reserves the right to make an award with or without negotiations or to request best and final offers. A Contract will be awarded to those entities whose Proposal best meets with Upper Darby Township's requirements at the time of award.

- 4.5 PROPOSALS PROPERTY OF UPPER DARBY TOWNSHIP:** All packages submitted in response to this Request for Proposals become the property of Upper Darby Township and may be appended to any formal documentation that would further define or expand the contractual relationship between Upper Darby Township and the successful Respondent.

**SECTION V – CONTENT OF SUBMISSIONS**

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- 5.1 GENERAL INSTRUCTIONS:** To receive consideration under this RFP, submissions must be made in accordance with the following general instructions.
- The Respondent must present information in the following order:
    - ✓ Upper Darby Home Repair Submission Coversheet
    - ✓ Table of Contents with page numbers indicated.
    - ✓ Required RFP Responses (*the order of the questions may not change. The information provided must include the question, followed by the response drafted by the Respondent*):
      - Organizational Experience & Capacity
      - Board Leadership
      - Financial Systems, Budgets & Fundraising
      - Documentation of participation of small, minority-owned, women-owned, veteran-owned, labor surplus area, and Section 3 firms
    - ✓ Signed Forms: Conflict of Interest Forms & Disclosure Letters
    - ✓ Competed Agency Checklist of Required Documents with clearly labeled attachments
  - Proposals should be prepared simply and provided responses must be brief, concise, and clear. The Respondent must not include long narrative responses, instead use a bulleted format.
  - All responses to the questions should be typed, single spaced, using not less than 11-point font.
  - Written responses (excluding the attachments) must not exceed 20 pages.
  - Respondents must complete the entire application and the package will be reviewed and scored based on the information provided by the organization.
- 5.2 REQUIRED INFORMATION:** All attachments must be submitted at the same time as the RFP response. Late proposals will not be considered. **Verbal, fax, or hard copy submittals will not be accepted.**
- 5.3 PRE-CONTRACTUAL EXPENSES:** Upper Darby Township shall not be liable to a respondent for any and all costs incurred, or liabilities and/or claims related to this RFP and/or the Scope of Work encompassed in this RFP incurred prior to or in anticipation of a fully executed agreement by/with Upper Darby Township and the Respondent. Upper Darby Township shall be held harmless and free from all liability, claims or expenses whatsoever, incurred by, or on behalf of, any persons or organization responding to this RFP.

# **Section VI -** **ATTACHMENTS**

**UPPER DARBY HOME REPAIR PROGRAM - SUBMISSION COVERSHEET**

Date of Submission: \_\_\_\_\_

Legal Name of Organization: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Website Address: \_\_\_\_\_

Name of Board Chair / President: \_\_\_\_\_

Name of Executive Director: \_\_\_\_\_

Email Address: \_\_\_\_\_

Date Organization was Organized & Type of Organization: \_\_\_\_\_

Tax Status & State Char Number: \_\_\_\_\_

Federal Identification Number: \_\_\_\_\_

Corporate Boundaries:

North: \_\_\_\_\_

South: \_\_\_\_\_

East: \_\_\_\_\_

West: \_\_\_\_\_

**Acknowledgements / Attachment:**

- The Request for Proposal response will be valid for at least 90 days.**
- The Board of Directors has authorized the submission of the response to RFP (include a copy of the board authorization).**
- The preparer, to the best of his/her knowledge and belief, states that the information provided in this response is true and correct and its submission has been duly authorized by the governing body of the applicant.**

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## RFP RESPONSES

### 1. Organization Experience & Capacity

- The Respondent must document by its immediate past and current activities that they can implement the tasks and administer the programs associated with the proposed work plan in a timely manner.
- The Respondent must document their experience in performing similar work.
- The Respondent must document their experience dealing with area licensed contractors.

- a. Provide a history/overview of your organization including length of time in existence.
- b. Describe your organization's experience in delivery of any owner-occupied home repair services, particularly those targeted to low-moderate income homeowners, over the past two (2) years. Describe how management evaluates the administration of programs to ensure contract compliance and timeliness.
- c. Describe your current staffing plan. Include the experience of current staff working with Federal funds and required regulations such as determining income/program eligibility, and counseling/education.
- d. Describe your experience, or use of certified and licensed contractors, performing lead-based paint inspections, risk assessments, and clearance. Provide copies of state certifications and/or licenses for each employee or subcontractor related to the work to be performed.
- e. Describe your organization's linkages or collaboration developed with any other private or public entities, including area contractors and professional inspectors.

### 2. Board Leadership

- The Respondent must document an active Board of Directors that has experience and a history of serving the Upper Darby Township residents to be served.
- The Respondent must document how the Board of Directors provides oversight for the organization.

- a. Describe the make-up of the board of directors and state if the Respondent is meeting the board membership requirements outlined in the organization's by-laws.
- b. Describe the annual calendar of board meetings and the attendance policy for board members. Has the agency conducted the required number of meetings as outlined by the by-laws?
- c. Describe how the board of Directors, along with the Executive Director, recruits new board members for the organization. Describe any challenges with the recruitment of board members and explain how the organization addresses those issues.
- d. Describe how new board members are orientated to the organization, including the organization's mission, by-laws, policies, and programs, as well as their roles and responsibilities as board members.

### 3. Financial Systems, Budgets and Fundraising

- The Respondent must document the role the Board of Directors and Executive staff have in providing financial oversight for the organization.

- a. Describe how the Board of Directors and Executive Director provide financial oversight for the organization. Does the Executive Director/financial staff prepare a monthly report for the Board of

Directors?

- b. Does the agency have an audit committee comprised of board members?
- c. Describe how the board of directors hires an independent audit company for the agency audit.
- d. Describe who is responsible for making sure the organization meets its regulatory responsibilities and files the appropriate paperwork with the Commonwealth of Pennsylvania and Upper Darby Township.
- e. Describe other revenue available to the organization, particularly if the revenue is available for the proposed program.
- f. Describe the organization's administrative systems. Please check each item that exists within your organization's capacity.

**Administrative Systems**

**Internal systems to ensure compliance with federal regulations**

- 1. Client eligibility and demographic data collection and reporting
- 2. Procurement systems – Are formal written procedures in place?

**Adequate financial reporting system including**

- 3. In-house bookkeeping/accounting staff which handle recording transactions
- 4. Cash receipts and cash disbursement journals, general ledger and other standard accounting books and records
- 5. Accrual based accounting system
- 6. Computerized accounting system
- 7. Monthly financial statements prepared
- 8. Periodic internal financial statement reviewed by management and/or board of directors

## CONFLICT OF INTEREST DISCLOSURE FORM

**The Board President must review this form with all board members and agency staff.**

The **Respondent** represents that none of its **employees, officers, compensated members, contractors or consultants** are, or for the duration of this agreement will be, employees of Upper Darby Township, nor are their family members or business relationships employees of Upper Darby Township nor will their employees, officers, compensated members, contractors or consultants obtain a financial interest either for themselves or those whom they have immediate family or business ties, during their tenure or for one year thereafter.

The Respondent must formally disclose all potential Conflicts of Interest to Upper Darby Township.

**Disclosure: Are you, or are you related to (by blood, marriage, act of law, or business relationship) any person who is an employee of Upper Darby Township or any other entity funded by Community Development Block Grant (CDBG) or HOME?**

YES\*

NO

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

**\*If yes, a full disclosure must be forwarded on official Respondent letterhead to Upper Darby Township. The notice must include:**

Name: \_\_\_\_\_

Job Title or Position: \_\_\_\_\_

Disclosure must include:

1. Name of Relation
2. Department
3. Position
4. Relationship

The **Respondent** acknowledges receipt of this policy and verifies that all appropriate parties have been apprised of their obligation to disclose all potential conflicts of interest.

\_\_\_\_\_  
Board President's Signature

\_\_\_\_\_  
Date

## AGENCY CHECKLIST OF REQUIRED DOCUMENTS

All responses submitted via email to [cdbgbidding@upperdarby.org](mailto:cdbgbidding@upperdarby.org):

- Upper Darby Home Repair Program – Submission Coversheet
- Board of Director’s authorization to submit a response to the RFP
- Completed RFP Responses
- Conflict of Disclosure Forms / Letters
- Summary spreadsheet of programs administered during 2022-2024 funded from public and private sources.
  - **List funder, source of funds, amount of funds, type of project or activity, contract dates, and status of project or activity. Note if the performance timeliness measures were met.**
- List of real estate owned by the agency through a Limited Liability Company (LLC) or any other business entity. The Respondent must disclose the name of the LLC and provide the address of each property owned by the company.
- List of current board members (include title, term, committee assignments, and email address).
- Copy of the annual report prepared for the agency, if any.
- Organization Chart and succession plan to be implemented in the absence of the Executive Director.
- Resume of the Organization’s Chief Financial Officer or Accountant / Bookkeeper.
- Resume for all staff that are expected to be engaged in the Upper Darby Home Repair Program.
- A copy of the organization’s current budget for both revenues and expenses.
- Map outlining assigned areas: corporate boundaries.
- Articles of Incorporation
- Certificate of Good Standing
- Corporate By-Laws
- Internal Revenue Service determination letter
- Most recent Internal Revenue Service 990 Return
- Most recent audited financial statement, include Single Audit, if applicable. If the audit is not completed within 9 months of the year-end date, provide a letter from auditor indicating when audit will be complete.
- Conflict of Interest Policies
- Personnel Policies
- Financial Policies
- Retention and Destruction Policies for paper and electronic documents
- Written Security Protocol to address access to agency and client files, including policy on maintaining privacy/protecting Personal Identifying Information

# **Appendix A -** **PROGRAM** **GUIDELINES**



**UPPER DARBY TOWNSHIP**  
**COMMUNITY & ECONOMIC DEVELOPMENT**  
**100 GARRETT ROAD, UPPER DARBY, PA 19082**  
**PHONE: 610-734-7716**  
**EMAIL: [comdev@upperdarby.org](mailto:comdev@upperdarby.org)**

**UPPER DARBY HOME REPAIR PROGRAM GUIDELINES**  
02/24/2026

**INTRODUCTION:**

Upper Darby Township introduces the Upper Darby Home Repair Program (UDHR) funded through federal programs including the U.S. Department of Housing and Urban Development (HUD), Community Development Block Grants (CDBG) and HOME Investment Partnerships Programs (HOME), as well as other State and local funding sources that may become available..

**MISSION STATEMENT**

**The goal of the Upper Darby Home Repair (UDHR) Program is to preserve Upper Darby Township’s existing affordable housing stock, prevent blight in our community, and improve the health and housing security of our low- and-moderate income homeowners. These goals will be achieved by providing funds for essential repairs in order to bring homes into compliance with code requirements, to address lead and other environmental health hazards, to promote energy conservation and savings through weatherization and efficiency improvements, and to remove barriers to accessibility.**

In order to participate in the program, homeowners must meet certain eligibility criteria including: must reside in the owner-occupied single-family residential property within Upper Darby Township, meet CDBG income guidelines set by the Federal Government annually, remain current with all property taxes, remain current with trash and sewer fees, and own no other residential property. The following guidelines and procedures are established for the purpose of carrying out the program as established and funded by Federal, State and local sources.

**Please read these guidelines and then contact Upper Darby Community & Economic Development at 610-734-7716 or email us at [comdev@upperdarby.org](mailto:comdev@upperdarby.org) to start the process to determine eligibility.**

## 1. UDHR PROGRAM REPAIR AND REHABILITATION STANDARDS:

**All work completed must comply with the following statutory and regulatory requirements. These standards are non-negotiable and will be strictly enforced.**

- PA Uniform Construction Code (UCC)
- Upper Darby Township Zoning and Building and Property Maintenance Codes
- HUD Housing Quality Standards/NSPIRE Standards
- National Fire Protection Association Life Safety Code
- HAZMAT: HUD Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing
- HUD Environmental Review
- Section 106 Historic Review, in consultation with the State Historic Preservation Offices (SHPO) Historic Preservation Specialist
- Lead-Based Paint Regulations at 24 CFR Part 35
- Energy: 2021 IECC and ASHRAE 90.1-2019
- Accessibility: American National Standards Institute A117.1 (per Uniform Construction Code)
- All other HUD requirements for CDBG and HOME programs

All materials used for housing repair and rehabilitation will be at minimum, mid-grade quality. If a material is prescribed within the housing rehabilitation standards, grantees are permitted to use a comparable material, as long as it meets code requirements and the housing rehabilitation standard. Grantees and/or grantee contractors are responsible for demonstrating comparable materials.

## 2. ELIGIBLE PROPERTIES:

**This is an owner-occupied housing rehabilitation and repair program.** The owner must occupy the property as their principal residence for the minimum loan period of five (5) years. The after-rehabilitation value of homes assisted with HOME funds may not exceed 95% of the maximum HOME Homeownership Value Limits (95% limits) as published by HUD annually.

Eligible properties include:

- Property to be rehabilitated must be located in Upper Darby Township and occupied by the owner.
- Property may also be eligible if the land is under long-term lease to the occupant. A long-term lease is defined by this program as a period of no fewer than fifteen (15) years.
- The property must be a permanent, single-family structure.
- Mobile homes or manufactured housing will qualify for housing rehabilitation assistance if it is situated on a permanent foundation, is connected to permanent utility hook-ups, is

located on land owned (or under a long-term lease as defined elsewhere in this section) by the applicant. Mobile Homes must comply with the most recent HUD mobile home standards for habitability and installation/foundation standards for Pennsylvania. The cost to rehabilitate the home may not be more than the value of the home after rehabilitation

- No property will be deemed eligible for rehabilitation if the estimated value of the property, after rehabilitation, would exceed 95% of the median property value for Delaware County, as determined by the HOME Homeownership Value Limits published by HUD annually. The after-rehab value shall be calculated as the assessed value x Common Level Ratio (CLR) plus 15% of the cost of rehabilitation.
- Unattached garages, barns, or outbuildings are not eligible for work under this program.

**The table of current Homeownership Value Limits is published online here:**

<https://www.huduser.gov/portal/datasets/home-ownership-value-limits.html>

### **3. AMOUNT AND TYPE OF ASSISTANCE:**

The Program will provide up to:

- **\$50,000 for rehabilitation**
- **\$15,000 for environmental hazard mitigation (lead paint, asbestos, mold, etc).**

Funds provided for environmental hazard mitigation will be in the form of a grant and will not be required to be repaid. All other assistance will be provided in the form of a no-interest forgiveness loan, which will be forgiven pro rata over a five (5) year period if the property is not sold, transferred or otherwise not used as the applicant's primary residence. In the event of the homeowner's death, if another household member (as defined by 24 CFR 570.3) continues to live in the home, the loan will remain in place until the end of the five (5) years. If a non-resident person inherits the house, that person's household would have to income-qualify for the lien to be assumed, otherwise repayment of the full current amount of the loan will be required.

If the amount needed to bring the home into full code compliance exceeds \$65,000 (including environmental remediation), upon approval by and at the sole discretion of Upper Darby Township, the additional funds may be provided as a no-interest deferred loan but will remain as a lien against the property and will not be forgiven. The total amount of funding available to be applied to any single unit will be subject to the HOME maximum per-unit subsidy as described in 24 CFR 92.250. The specific maximum per-unit subsidy in effect at any given time will be determined by a calculation made by HUD upon request by Upper Darby Township, as per the guidance found here: <https://www.hudexchange.info/resource/2315/home-per-unit-subsidy/>

Any funds in excess of the \$65,000 will be subject to immediate repayment when the property is sold, title transfers, or the applicant no longer occupies the home as their primary residence.

A minimum of \$1,000 of work is required to qualify for the program.

#### **4. APPLICATION PROCESS & WAITING LIST POLICY:**

Any homeowner in Upper Darby Township may apply directly to Upper Darby Township for inclusion in this program, so long as the applicant meets the income eligibility criteria of the program. Application forms may be obtained at <https://upperdarby.org/homerepair> or at the Upper Darby One Center, 100 Garrett Rd, Upper Darby, PA 19082 during Upper Darby Township business hours.

Homeowners who have previously received assistance under the UDHR program may not reapply for assistance until five (5) years have passed from the time of the initial grant. Homeowners who have received in excess of \$65,000 are not eligible to reapply for assistance unless they have paid off all debt owed to the program. Homeowners who have received assistance under Upper Darby Township's First Time Homebuyer Program may not apply for assistance under this program until five (5) years have passed from the date of the grant for that assistance.

##### Waiting List

Homeowners are responsible for submitting the initial Waiting List Application. Upon receipt of the Waiting List Application, it will be reviewed and recorded by Upper Darby Township. The Homeowner will be assigned the next sequential waiting list number and be notified of their admission to the program. When the Homeowner rises to the top of the list, Upper Darby Township will review records and determine whether or not the Homeowner is current on all taxes and fees.

If the Homeowner at the top of the list is found to have outstanding property taxes or fees, they will be skipped over. A notification letter will be sent to the Homeowner to inform them that they have thirty (30) days to either:

- A) Pay all outstanding taxes and fees or;
- B) Enroll in a payment plan. If they enroll in a payment plan, their position on the waiting list will be maintained, but they will continue to be skipped until such time as they have fully paid all of their taxes and fees.

If they fail to meet either condition, they will be removed from the waiting list and the program and will need to re-apply once they have fully paid their Upper Darby Township obligations. If the Homeowner at the top of the list is found to have no outstanding property taxes or fees, they will be contacted and sent a start-up package that includes all necessary forms to be completed and documents to be submitted in order to begin the process of qualification for the grant.

#### **5. EMERGENCY REPAIRS**

Homeowners on the Waiting List may be eligible to receive emergency work in the event that Upper Darby Township's CDBG Engineer confirms that a condition constituting a life threatening situation, or one that prohibits someone from living in decent, safe, and sanitary conditions exists at the home in question. Examples of a qualifying condition may include, but are not limited to, emergency plumbing repairs, risk of structural collapse, catastrophic fire

damage, roof failure, lack of a working heater, etc.

In such cases, the Homeowner will immediately be moved to the top of the waiting list **for the sole purpose of addressing the qualifying emergency conditions**. Once the emergency work has been completed, the Homeowner will return to their previous position on the waiting list for the purposes of any other work.

The cost of any emergency repairs will count towards the total grant that the Homeowner is eligible to receive. When the Homeowner's turn on the waiting list comes up, the then-current depreciated amount owed for any emergency repairs will be deducted from the total grant available to the Homeowner at that time.

## **6. HOMEOWNER APPLICANT ELIGIBILITY:**

Each Homeowner Applicant (Applicant) will be required to submit the completed forms and necessary supporting documents that can be used by Upper Darby Township staff to evaluate their eligibility to receive assistance.

### Income Eligibility

A homeowner whose household earned income does not exceed 80% of the median income for the Philadelphia Metropolitan Statistical Area (MSA), as published annually by HUD, will be eligible for participation (as long as they meet all other eligibility requirements). All persons living in the property will be considered as part of the household for purposes of determining household income. The income of any person, whose name appears on the deed, even if they do not live at the property, must also be provided and taken into consideration, as they will also benefit from any improvement to the property.

### *Determining Annual Income*

The HUD Part 5 definition of annual income will be used for the UDHR Program. Annual income is defined as the gross annual income of all adults expected to live in the home being financed, including income received by any household member who is eighteen (18) years of age or older (except if a full-time dependent student, 12 credit hours or more). Income sources used for establishing the annual gross income of the Applicant household shall be determined in accordance with the *Code of Federal Regulations 24 CFR 5.609* (which also lists income "Inclusions" and "exclusions"). All income is projected for twelve (12) months to calculate income compliance (regardless of its likelihood to continue).

**24 CFR 5.609 is published online here:**

<https://www.ecfr.gov/current/title-24/subtitle-A/part-5/subpart-F/subject-group-ECFR174c6349abd095d/section-5.609>

### *Verification of Income*

Written verification of all household members over the age of eighteen (18) is required, and will be used to determine total household annual income. Household income will not be re-verified at the time of closing unless more than six (6) months have elapsed since income eligibility was determined.

Verification of income includes the following documents as proof of income:

- Most recent year signed federal tax returns or a certified copy of the most recent year federal tax return provided by the I.R.S.
- Three (3) consecutive months of paystubs
- Three (3) consecutive months of bank statements
- Verification of employment
- Profit & Loss statement (if self-employed)
- Supplemental income award letters (i.e. Social Security, Supplemental Security Income, Social Security Disability, etc.)
- Current transcript for any full-time students in the household with zero income
- Affidavit of no income for adult Household members with zero income
- Other income documentation as may become required

To obtain financial assistance, the annual gross income of occupants must not exceed the Year 2025 limits shown below. Applicants must provide written confirmation of housing status of all deed holders that are not occupants (for instance, divorced spouse, child of an elderly homeowner). These limits are subject to change, usually by the end of June each year:

The limits for **2025** are shown below.

<u>Household Size</u>	<u>Income Limit</u>
1 Person	\$66,850
2 Persons	\$76,400
3 Persons	\$85,950
4 Persons	\$95,500
5 Persons	\$103,150
6 Persons	\$110,800
7 Persons	\$118,450
8 Persons	\$126,100

**These limits are updated annually by HUD and published online here:**

<https://www.huduser.gov/portal/datasets/il.html>

### Real Estate Interests Eligibility

The owner(s) / occupant(s) may not have any ownership interest in any non-contiguous real property other than the real property being rehabilitated, or any income producing real property. This would make the homeowner ineligible to receive assistance.

### Citizenship Eligibility

Purchaser must be a United States citizen or a permanent resident alien with a minimum of five (5) years of continual residency and show proof of same in order to comply with the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) of 1996.

The full text of PRWORA is published online here:

<https://www.congress.gov/104/plaws/publ193/PLAW-104publ193.pdf>

## 7. **ELEGIBLE STATUS AND GRANTEE NOTIFICATION:**

When eligibility has been determined, a letter will be sent informing the Applicant of their eligible status along with the *Administrative Agreement Form* for review and completion by the Applicant. This signed form authorizes Upper Darby Township to enter into contracts on your behalf for the required professional services for your project, i.e. Title Search, Lead Based Paint testing, Engineering review, etc. **By signing this form you are making a commitment to either take this project through to completion, or to repay Upper Darby Township for any payments made on your behalf should you withdraw from the program for any reason.**

The costs for these services will be included in the grant, as outlined on the *Administrative Agreement form*. (At this time, the Applicant becomes known as a "Grantee," meaning a person(s) receiving a grant.) Income certifications shall remain in effect for six (6) months from the time of initial approval. **If more than six (6) months lapse between initial onboarding and final closing, re-evaluation and recertification must take place.**

**The Grantee shall inform Upper Darby Township if there is a material change in the income or family size from the time of their initial onboarding through to the final closing of the grant.** Such changes may include, but are not limited to, change in employment status or family member moving in or out of the household. All steps in the financial processing will be recorded in the Grantee's file.

## 8. **ONBOARDING:**

After approval of the Grant, an onboarding interview will be scheduled. At this interview, Upper Darby Township will meet with the Grantee and discuss the program guidelines and procedures. The agenda for this meeting will include the process of rehabilitation, including the terms of the lien, inspections, bidding process and contractor's payments along with the estimated time limits for the complete process. The Grantee may, at this time, give the name(s) and contact information of any contractor(s) they are familiar with and who they would like to have bid on their project. These contractors will be contacted by Upper Darby Township and given the opportunity to submit a Contractor's Qualification Statement. Should they be found qualified, they will be placed on the Approved Contractors list and be given the opportunity to bid on the work.

The following documentation will be required from the Homeowner:

- Copy of the property deed
- Copy of the Homeowner's Insurance Policy. If the property is within the flood plain, flood insurance will be required.
- Upper Darby Township will request a title report from a title company and will prepare a final analysis of Applicant's eligibility for the program. The grant will not be made if:

- A. The title search shows any unpaid Upper Darby Township, Upper Darby School District, and/or Delaware County taxes until these amounts have been paid in full, or if;
- B. The total current mortgages and liens against the property exceed a debt to value ratio that enables Upper Darby Township to secure their interest in the property.
- The completed *Employment and Banking Verification* forms and the *Financial Statement* form that were provided in the notification letter.
- All other forms completed that were provided in the startup package sent by Upper Darby Township.

## **9. DENIAL**

An Applicant may be denied assistance due to a number of circumstances, including, but not limited to:

- The Applicant's projected income over the next twelve (12) months exceeds 80% of the median family income for the specific family size
- The Applicant is in arrears on the mortgage payment and/or taxes
- The home is located in a floodway or is subject to frequent flooding (FEMA)
- The Applicant refuses to comply with any of the program requirements
- The Applicant makes any false statement on their application materials

## **10. RESPONSIBILITY OF GRANT RECIPIENT OR APPLICANT**

Each Grantee is obligated to assume the following responsibilities:

- Allow inspection of home in order to determine work requirements
- Carefully review the Scope of Work provided by Upper Darby Township and prior to the start of the bidding process to resolve any questions, discrepancies and/or omissions
- Select contractor(s) after review of bids
- Ensure that contractors have unimpeded access within the house to areas to be rehabilitated
- Provide utilities without cost for use by the contractor to perform the work

## **11. ELIGIBLE AND INELIGIBLE REPAIRS**

**Eligible repairs may include, but are not limited to:**

- Code Violation Items: Improvements which ensure that all major code violations are been corrected and will remain in a safe, sanitary and decent condition for a reasonable period of time for the benefit of the health and safety of the occupants and to assist in preventing neighborhood blight. Improvements may include sewer lateral and sidewalk replacement as identified by the inspection.

- Lead Hazard Reduction: **The treatment of lead-based paint hazards is required.** For housing constructed prior to 1978, lead hazards will be evaluated and eliminated in accordance with the Lead Safe Housing Rule at 24 CFR §35 Subpart J.
- Health Hazard Reduction: Eliminate health hazards such as inadequate plumbing, unsuitable sewage disposal, radon issues, or unsanitary bathroom and/or kitchen facilities
- Energy Efficiency: Installation of proper insulation, storm windows, storm doors, efficient heating systems.
- Preservation of Property: Provide quality roofs, adequate roof drainage, proper foundations and proper exterior siding or paint
- Handicap Barrier Removal: Provide appropriate accessibility improvements for persons with disabilities
- Mechanical Systems Repair: Upgrades or repairs to existing major mechanical systems (HVAC, plumbing, electrical) or the purchase and installation of replacement systems may be funded by the UDHR Program in order to ensure that all major mechanical systems in the home have a minimum of five (5) years remaining life upon completion of the rehabilitation work

**Ineligible repairs may include, but are not limited to:**

*This list is not exhaustive and is not intended to be a definitive list of ALL ineligible repairs. Most items not specifically listed as eligible above should be assumed to be ineligible.*

- Non-residential portions of an otherwise residential property (i.e. unattached garages, barns, or other outbuildings) unless otherwise noted above (i.e. sidewalk, sewer lateral). If a detached building such as a garage is in such a poor and hazardous condition that it is beyond repair, it will be demolished. Construction of a new unit will not be funded by the UDHR Program.
- Items deemed non-essential to meet codes
- Reimbursement for homeowner's personal labor
- Room additions and extensions (unless disability requires it)
- Purchase, installation, and repair of furnishings
- Demolition that does not improve the existing structure
- Free standing concrete block walls
- Interior wood paneling
- Bookcases
- Barbeque pits/outdoor fireplaces
- Bath house, swimming pools, saunas, and hot tubs
- Dumbwaiters
- Flower boxes, greenhouses, and greenhouse windows
- Kennels
- Murals
- Steam cleaning of exterior
- TV antennas
- Tennis courts

- Valances, cornice boards, and drapes
- Materials, fixtures, or equipment of a type or quality, which exceed that customarily used on properties of the same general type as the property to be rehabilitated.

It shall be the responsibility of Upper Darby Township to determine the total amount of work to be undertaken within the property based upon its inspection and the inspection of the certified lead contractor. The inspection processes shall be utilized in preparing a written Scope of Work and contract specifications.

## **12. PRELIMINARY INSPECTION**

Using the *Homeowner Pre-Inspection Checklist* in the Appendix, which is based on the Minimum Property Standards, the property will be inspected to determine the extent to which improvements are needed to comply with the standards and develop a preliminary estimate of the cost of those rehabilitation items. This preliminary cost estimate will be used later to determine the reasonableness of contractor bids. The property owner will be encouraged to be present during the inspection, and all inspections will be performed during standard business hours. All systems will be inspected to determine if repair, rather than replacement, will bring those systems up to standard. The *Repair/Replacement Standards* in the Appendix will be used to make these determinations.

## **13. WRITTEN SCOPE OF WORK**

The written Scope of Work will be prepared by Upper Darby Township. This Scope of Work will include all improvements necessary to bring the property into compliance with the codes as cited under Property Standards (24 CFR 92.251(b)). A specification for each work item will be written by Upper Darby Township and included as a part of the Scope of Work above.

**The full text of 24 CFR 92.251 is published online here:**

[https://www.ecfr.gov/current/title-24/part-92#p-92.251\(b\)](https://www.ecfr.gov/current/title-24/part-92#p-92.251(b))

## **14. GRANTEE'S SCOPE OF WORK REVIEW**

The Scope of Work will be sent to the Grantee to review prior to bidding. Approval of the Grantee is necessary before the work can go out to bid. It is the responsibility of the Grantee to thoroughly review the Scope of Work to be sure that all problems have been addressed and/or to ask any questions about any item which does not seem clear, accurate, and necessary, etc. Upper Darby Township will review any comments and if appropriate and consistent with the Rehabilitation Standards described herein, make any necessary revisions. Upper Darby Township has the final authority in determining the work that is required and eligible. Once the work has been sent out to bid there will be no changes made to the Scope of Work unless it is deemed necessary by Upper Darby Township.

## **15. CONTRACTOR INFORMATION**

In order for a contractor to be added to the approved bidders list for the program, they must complete a *Contractor Qualification Statement*. All information should be verified by the staff and an evaluation of the suitability of the contractor for the program should be performed. This information will be retained on file for each contractor who has applied or is doing work for the program. All approved contractors must have a valid Upper Darby Township Contractor License and/or a Pennsylvania Home Improvement Contractor License, and an Upper Darby Township Business Privilege License.

### **Upper Darby Township Contractor Licensing Requirements:**

<https://www.upperdarby.org/Contractors>

## **16. BIDDING**

Upper Darby Township will send the Scope of Work and specifications to all contractors who are pre-approved to submit bids on UDHR program projects. A minimum two-week period should be allowed for the bid opening date. Contractors wishing to place a bid must contact the Homeowner and schedule an inspection prior to submitting a bid. It is the Homeowner's responsibility to be flexible and cooperative in scheduling these inspections.

Upper Darby Township will invite the Grantee to the bid opening and review of bids. In reviewing the bids, Upper Darby Township will ensure that the low bid is reasonable and that the Grantee is aware of the scope of the rehabilitation work and the cost of the work. A "reasonable bid" is within 15% of the preliminary cost estimate. The Grantee may select the bidder who is not the lowest but must pay the difference between the low bid and the bid selected. Upper Darby Township will complete the *Certification of Cost Reasonableness* provided in the Appendix.

Upper Darby Township will notify the bidders in writing of the results of the bidding process and make the selected bidder aware of contractual obligations, including the submission of required insurance certificates.

## **17. CONTRACT AND GRANT DOCUMENT PREPARATION AND SIGNATURES**

Upper Darby Township will prepare an agreement between the Grantee and Upper Darby Township, granting the funds and outlining the terms of the agreement. Upper Darby Township will also prepare a contract(s) between the Grantee and the contractor(s). The construction contract must set forth a reasonable construction time period that ensures that work will be completed in a timely manner.

Upper Darby Township will meet with the Grantee, to sign the grant and contractor documents and answer any questions.

Contractors must execute a Waiver of Liens. A Waiver of Liens, properly recorded and indexed with the Delaware County Prothonotary pursuant to Mechanics' Lien Law of 1963 (49 P.S. 1401,

et seq), will prevent the contractor and any subcontractor or labor or material supplier from filing a mechanics' lien against the property to be rehabilitated. The Waiver of Liens must be properly recorded in the Prothonotary's Office within ten (10) days of the owner's execution of a construction contract. Once the Waiver of Liens is signed by the contractor(s) and properly recorded and indexed in the Prothonotary's Office, all subcontractors and labor and material suppliers are thereby given constructive notice that they are prohibited from filing mechanics' liens against the property to be rehabilitated.

Copies of completed documents will be given to the Grantee and the contractor(s).

The grant lien will be filed upon completion of all work and payment of all invoices. The grant lien period will begin at that time, not at the time of the contract signing.

## **18. CHANGE ORDERS**

During the course of work and progress inspections, it may be necessary to perform additional work that was not identified or was not an existing problem during the initial inspection and write-up, or delete work that is not necessary. A Change Order documents any modification to the Scope of Work and must be executed for any deviation, addition, or deletion made to the original job specifications. Since Change Orders add to the administrative costs of the job and also are a possible cause of program abuse, they must be considered carefully and kept at a minimum. Only those changes necessary for proper job completion will be considered.

Should the need for a Change Order arise, the following steps must be taken:

- The contractor must notify Upper Darby Township of a problem which requires additional work beyond the contract specifications, or a deletion of work.
- Upper Darby Township will inspect the property to determine if the request is justified, obtain a price for the corrective/deleted work from the contractor.
- If the price is determined by Upper Darby Township to be reasonable, a Change Order will be prepared.
- At this time it should also be determined if additional time will be needed to complete the work and the time extension included in the Change Order.

The Change Order must be filled out in detail with all amounts and details of the proposed change to the Scope of Work. The completed Change Order must be signed by Upper Darby Township, the contractor/vendor and the Grantee.

## **19. WORK SCHEDULE AND PROGRESS INSPECTIONS**

Once the fully executed contract has been sent to the contractor, work may be scheduled. (Note: Contractor/vendor may not start for at least three (3) days following signing of the contract. This delay allows the Grantee to change their mind in accordance with Pennsylvania law.) The contractor(s) must obtain all applicable permits in order to be issued a Notice to Proceed. In

starting the work, the contractor must make arrangements with the Grantee as to the actual day of expected start and notify Upper Darby Township of the same. Under typical circumstances, contractors have forty-five (45) days to complete the work.

If lead remediation work is being completed, contractors have seven (7) days to complete the work. Generally, this work must be done in conjunction with the general construction work, therefore, coordination is required between the two contractors and Upper Darby Township. No work should be started by the lead contractors until the general contractor has all materials on site for replacement. Occupants should not be on site during the working hours while this work is underway.

The Grantee is responsible to provide clear access to all work areas, to cooperate in scheduling the work, to monitor the work progress and to ensure that the work items outlined in the Scope of Work are being completed in accordance with the specifications and to notify Upper Darby Township immediately of any problems that may arise.

Upper Darby Township will monitor the work in progress. Progress reports must be submitted to the Upper Darby Community & Economic Development Program Manager on a monthly basis. Progress payments will not be made to the contractor until Upper Darby Township and Grantee are satisfied that the work, for which payment is being requested, has been completed in accordance with the specifications and other contract documents.

The Grantee will sign off on all progress payments to verify satisfaction with the work completed. Inspections of completed electrical work will be conducted by an approved inspection agency prior to approving payment for electrical work. Clearance testing for lead must be completed before any work is approved.

## **20. COMPLETION OF WORK AND CERTIFICATE OF FINAL INSPECTION**

Upon notification from the contractor that the work is complete, Upper Darby Township will perform a final inspection. A punch list of incomplete work will be prepared, if necessary.

A punch list is a list of work items that need to be corrected and will be prepared by Upper Darby Township and sent to the contractor before final payment is made. The contractor must notify Upper Darby Township when the punch list items have been corrected and the work is ready for final inspection. If lead remediation is completed, the contractor must notify Upper Darby Township that a final clearance by a certified lead contractor is required. Payment will not be made until clearance has been achieved in accordance with federal regulations. Lead abatement contractors will be responsible for any additional clearance charges should the property not pass the first inspection. This amount will be deducted from their invoice.

When all work is found to be satisfactory, the Grantee, the contractor/vendor, and Upper Darby Township will sign a certificate of final inspection, which will constitute authorization for preparation of payment to the contractor/vendor. The Grantee may not unreasonably withhold signature of approval. In the event of a dispute, Upper Darby Township's determination shall be final and binding.

## **21. FINAL PAYMENT**

Once final payment is made, the job is considered complete and the lien or mortgage is filed.

**Note:** *Final payment does not relieve the contractor from the responsibility to correct any condition not evident at final inspection or which occurs within the warranty period. It is the Grantee's responsibility to contact the contractor.*

The Grantee is responsible for maintaining the improvements in good order and for any and all routine maintenance that is required following completion of the work.

## **22. WORK COMPLETION WARRANTY**

Upper Darby Township will ensure that the contractor provides the Grantee with a reasonable guarantee of the quality of work performed by establishing a warranty duration period of one year. All manufacturers' warranties will be supplied to the Grantee prior to final payment.

## **23. LIEN OR MORTGAGE FILING**

Upon final payment to all contractor/vendors on the Grantee's behalf, the lien or mortgage will be filed with the Delaware County Recorder of Deeds. The Grantee will be provided a close out package at the same time, providing them copies of all invoices, warranty information and contact information for the contractor/vendors.

## **24. COMPLAINT AND APPEAL PROCEDURE**

A Grantee may choose to file a complaint concerning the UDHR program or the work performed under this program at their property. Complaints must be submitted to: CED Program Manager, 100 Garrett Road, Upper Darby, PA 19082. The complaint must contain the following information:

- The name and signature of the complainant.
- The mail or email address to which Upper Darby Township's response should be sent.
- A telephone number where the complainant, or an individual knowledgeable about the substance of the complaint, can be reached during daytime hours.
- The nature of the complaint, including any relevant information or documentation.
- A recommendation concerning how the complainant wishes to have the matter resolved.

Upper Darby Township will make every reasonable effort to provide a written response to a complainant within fifteen (15) days of its receipt or, if the complaint is about work presently occurring at a property, an acknowledgement of receipt within two (2) days of receipt of notice, followed up by a written response. Upper Darby Township's written response will indicate its

position on the matter and the action it proposes to take. Upper Darby Township will not be obligated, however, to respond to any anonymous or fictitious complaints.

## **25. SUBORDINATION**

Upper Darby Township's lien/mortgage interest in a property may be subordinated ONLY in the event of a refinancing, in order to lower interest rates and monthly mortgage payments, with prior consent of Upper Darby Township. In no event will Upper Darby Township subordinate if there is cash being taken out either directly or to pay other creditors. Upper Darby Township's subordinated position will be no less than its original mortgage position, e.g., if Upper Darby Township was originally in place as a second-position mortgagee, it may subordinate to a new first mortgage as stated in Paragraph 1. All taxes and fees due to all governmental agencies must be current. Upper Darby Township will not subordinate to a position lower than its original position in any event. The subordination is subject to the interests of Upper Darby Township being protected and as such, the loan-to-value ratio of all liens/mortgages may not exceed 85% of value.

## **CONTACT US WITH ANY QUESTIONS**

Thank you for your interest in Upper Darby Home Repair Program (UDHR). If you have any questions or are unsure about any aspect of the program, please contact us at:

**Email:** [comdev@upperdarby.org](mailto:comdev@upperdarby.org)

**Phone:** 610-734-7716

**<https://www.upperdarby.org/HomeRepair>**