



Lackawanna
County

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**Lackawanna County
ACT 137 Funded Emergency Repair
Assistance Program**

**Operating Procedures and
Program Guidelines**

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Prepared by:

Lackawanna County Department of Economic Development



INTRODUCTION

The Lackawanna County Department of Economic Development administers funds generated by the increase in filing fees for deeds and mortgages at the Lackawanna County Recorder of Deeds. The increase in said filing fees was authorized pursuant to Commonwealth of Pennsylvania Act 137 - "The Optional County Affordable Housing Funds Act" and Ordinance #83 duly adopted by the Lackawanna County Board of Commissioners on May 25, 1993. Lackawanna County Act 137 Affordable Housing activities to be undertaken are more specifically described as "affordable housing efforts" in the aforementioned law and ordinance. Program activities are defined as any projects or activities approved by the Lackawanna County Board of Commissioners which increase the availability of quality housing to any Lackawanna County resident or family, whose annual gross household income is less than the prevailing MEDIAN INCOME for Lackawanna County. The following Operating Procedures and Program Guidelines apply specifically to this agency's administration of the Act 137 Emergency Repair Assistance Program.

OBJECTIVES

The primary objective of the Lackawanna County Act 137 Affordable Housing Program, hereinafter referred to as PROGRAM, is to increase the availability and affordability of quality housing to median and lower income individuals/families within Lackawanna County by providing emergency repair assistance where immediate attention is required to circumvent the possibility of a hazardous living situation. A secondary objective is to indirectly utilize these subsidies as a catalyst to generate private investment in the upgrading and repair of deficient housing.

Criteria and Conditions for Rehabilitation Assistance

Minimum requirements for participation in the Lackawanna County Emergency Repair Assistance (EMR) Program are as follows:

- (1)** Subsidies will be awarded to individuals who complete a financial determination and eligibility interview designed and administered by the County. Participants must have verified annual gross household incomes at or below **80% of median income** for Lackawanna County.
- (2)** Per unit emergency subsidies are dictated by the budget set forth annually by Lackawanna County's Act 137 funding. The subsidy will be in the form of a grant.
- (3)** Any household assisted with an **emergency repair assistance subsidy grant** will be secured by a property lien for the total amount of awarded funds. Any sale or transfer of the property within 5 years will subject the seller to **full repayment**. After the 5th year the lien will be satisfied and no repayment is required.
- (4)** If the property to be assisted is a mobile home ("trailer") it must be on a permanent foundation with no wheels attached.
- (5)** The property assisted must be within the County of Lackawanna.
- (6)** Owners must provide proof that real estate taxes (local, county, and school) are paid and up to date to the current year.
- (7)** Owners must provide proof that they maintain homeowner's fire/hazard insurance to cover the estimated value of the property.
- (8)** Once a property has been assisted with conventional rehabilitation or first time homebuyer grant funds, whether the funding source is federal, state or local, future rehabilitation assistance for the property is prohibited.

****Please note: If the emergency entails the repair/replacement of an inoperable heating system, we will direct those inquiries to the Scranton/Lackawanna Human Development Agency (SLHDA).***

PROCEDURE

I. Publicity

An important prerequisite to any housing assistance program is publicity. The Lackawanna County Office of Economic Development (LCDED) will ensure that the public is properly informed about our pursuit of public funding and as to the availability of such funds. Public announcements will be made which outline how and where to apply for this funding. Applications are available to those who reside in the program's "target area" without regard to Race, National Origin, Religion, Color, Sex, Age, Political Affiliation, Handicap, Ancestry, or Familial Status. The information given to the public will include but is not limited to the programs objectives; when and where pre-applications can be obtained and where they are to be submitted; eligibility requirements; and finally, specific and detailed information as to how the emergency repair assistance process occurs.

II. Pre-application

Consideration for emergency assistance will be given to those items that pose an immediate threat to the occupants of the home. "Emergency items" will be limited to: deteriorated/leaking roof, leaking/inoperable plumbing, hazardous electrical systems and threatening structural issues. To initiate the process of receiving emergency repair assistance, anyone interested will be required to file a pre-application with the LCDED. These forms are made available to the public at the offices of the LCDED and on the County's website www.lackawannacounty.org.

III. Ownership Verification

Applicants will be required to verify ownership and occupancy of structure requiring emergency assistance. A copy of recorded deed will be required. A "deed search" will be conducted to ensure ownership. Also a copy of driver's license will be required to verify applicant's primary address.

III. Financial Eligibility

The LCDED will contact applicants either by letter or telephone to inform them that the Office is prepared to begin processing their pre-application for assistance. They will be reminded of the income guidelines which govern eligibility for assistance in the program. To the extent possible, an initial financial review will be made over the phone to ensure that the applicant can identify the various sources of income and the types of verification that may be required to document eligibility. Once this initial review is completed and relevant information clarified, a financial interview will be scheduled.

Financial interviews are held at the offices of the LCDED. At the interview all applicants are required to grant written permission to the LCDED to obtain verification (if necessary) from income sources identified in the financial assessment. The applicants are informed of their right to financial privacy as called for by the Right to Financial Privacy Act of 1978. Also, they are informed that all information given in support of their application for assistance is held in the strictest confidence. The **only** persons with access to the financial records obtained by this Office to verify an applicant's eligibility are representatives from the respective funding source and Certified Public Accountants who audit LCDED records. Such

records are of course available to Office staff for internal control purposes and to ensure that a proper course of conduct has occurred in the awarding of EMR assistance grants. Within these strict parameters all information is confidential and is not released to municipal officials, or other government agencies or departments without the consent of the applicant except as required or permitted by law.

Financial eligibility for all applicants will be based upon **gross household income projecting forward twelve months following the date of the application intake**. A reasonable projection of household income over the following twelve month period will also apply when a significant change in household earnings **is anticipated** (e.g. a scheduled wage increase, the commencement of Social Security Benefits, or the loss of income with the discontinuance of an Unemployment Compensation claim).

The following are **INCLUDED** in the calculation of annual gross household income to determine the eligibility of an applicant:

1. a) The **gross** amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips, and bonuses of **all** adult members of the household. (age 18 and older)
- b) The **net** income from the operation of a business or profession or from rental of real or personal property. Expenditures for business expansion or amortization of indebtedness are not considered in the computation of net income.
- c) Interest, dividends, and other income from net family assets. Only the interest portion of the monthly payments received by the applicant is included as income.
2. a) The actual amount of periodic payments received from Social Security -- including Social Security received by adults on behalf of minors or by minors intended for their own support. The full amount of annuities, insurance policies, retirement funds, pensions, disability or death benefits, Black Lung benefits, and other similar types of periodic receipts. Including any payments that will begin during the next twelve months. Social Security benefits shall be assessed at the net amount of the benefit award, after deductions for Medicare.
- b) The full amount of payments received by the applicant in lieu of earnings, such as, unemployment compensation, disability compensation, worker's compensation and /or severance pay.
- c) Public assistance -- If the Public Assistance payment includes an amount specifically designated for shelter and utilities and that amount is subject to adjustment by the Public Assistance Agency in accordance with the actual cost of shelter and utilities, the amount of Public Assistance income to be included as income shall consist of:
 - ✓ the total amount of public assistance minus the amount specifically designated for shelter and utilities; plus,
 - ✓ the maximum amount which the Public Assistance Agency could in fact allow the family for shelter and utilities.
- d) Periodic and determinable allowances, such as, alimony and child support payments, and regularly recurring contributions or gifts received from persons not residing in the household.

3. Any amount of educational grants or scholarships or Veteran's Administration benefits available for subsistence after educating expenses, fees and books.
4. All regular pay, special pay (except for persons exposed to hostile fire) and allowances of a member of the armed forces who is head of the household or spouse.

The following are **NOT INCLUDED** in the calculation of annual gross household income to determine the eligibility of an applicant:

1.
 - a) Income from dependent minors under the age of 18. Heads of households and spouses may never be considered minors.
 - b) Income of full time students, 18 years of age or older, who are not heads of households or spouses.
2.
 - a) The value of coupon allotments for the purchase of food pursuant to the Food Stamp Act of 1964, as amended, which is in excess of the amount actually charged the eligible household.
 - b) Foster child care payments.
 - c) Casual, sporadic or irregular gifts.
 - d) Lump sum additions to family assets such as inheritances, capital gains, insurance payments included under health, accident, hazard or worker's compensation policies, and settlements for personal or property losses.
 - e) Amounts which are granted specifically for, or in reimbursement of, the costs of medical expenses. Medical expenses may include those expenses incurred by handicapped residents so that they may live independently (e.g. attendant care).
3. Amounts of education scholarships paid directly to the student or to the educational institution, and amounts paid by the Government to a veteran for use in meeting the costs of tuition, fees, books and equipment. Any amounts of such scholarships or veteran's payments, which are not used for above purposes and are available for subsistence, are considered to be income. Student loans are not considered income.
4. The special military pay to a service person head of a household or spouse away from home and exposed to hostile fire.
5.
 - a) Payments received pursuant to participation in the following volunteer programs under the ACTION Agency:
 - ✓ National Volunteer Antipoverty Programs which include VISTA, Service Learning Program and Special Volunteer Programs.
 - ✓ National Older American Volunteer Program for persons age 60 and over which include Retired Senior Volunteer Programs, Foster Grandparent Program, Older American Community Services Program, and National Volunteer

program to Assist Small Business Experience, Service Corps of Retired Executives (SCORES) and Active Corps of Executives (ACE).

6. Relocation payments made pursuant to Title II of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.

Applicants are permitted to have up to \$25,000 in liquid assets. For the purposes of determining eligibility, liquid asset is defined as cash readily available to the applicant. That is, funds available from savings or checking accounts; Certificates of Deposit; Individual Retirement Accounts; Money Market Accounts; Keogh Plans; Stocks; etc. If an applicant has verified liquid assets in excess of \$25,000, they are ineligible. (*Primary residence is not considered a liquid asset.*)

All information acquired in the financial interview of an applicant must be documented and maintained as a formal record in the applicants file. Although other types of income verification are permitted, third party written verification is preferred. Applicants will be asked to provide verification for all sources of income identified in the financial interview.

Applicants will receive written notification if they are determined ineligible for assistance through the Emergency Repair Assistance Program. This notification will describe the reasons for ineligibility and, in the case of over-income, will outline the annual gross household income which verified the over income status of the household.

IV. Emergency Repair Assistance Process:

1. Proposals for Emergency Repair - Once financial eligibility has been confirmed, the owner will be instructed to obtain a proposal for the emergency repair identified in the work write up provided by the Housing Rehabilitation Specialist. **Contractor's services are procured exclusively by the owner.** Upon request, the LCDED's list of contractors will be submitted to the owner. This list identifies contractors who have proven themselves reputable by having had successfully and satisfactorily completed work financed under the LCDED's prior housing assistance programs. The contractors on the LCDED's list have submitted to the LCDED proof of appropriate insurance coverage. **The owner may select contractors from this list but they are in no way restricted to it.** They may seek a proposal from a contractor not currently listed by the LCDED. In such circumstances the Authority will conduct a review of the contractor to verify insurance coverage and evaluate past experience prior to authorizing commencement of contracted work. This safeguard will ensure that the contractor chosen is eligible to undertake the rehabilitation activity.

Owners are always encouraged to obtain at least two (2) proposals. They are also instructed to discuss with their contractors the manner in which work is to be performed at the home and to receive and review samples of materials that may be used during the course of construction.

The LCDED will accept **one (1)** contractor's proposal for an EMR project if: The contractor's stated costs of repair are reasonable based upon an independent cost estimate prepared by the Rehabilitation Specialist (*reasonable is defined as within 15% above or below the independent estimate*); the contractor chosen is legitimate, insured and eligible to undertake the rehabilitation project; and owner indicates that they are **not** desirous of obtaining another bid and proposal. **All**

owners must sign a "Selection Form" confirming that the choice of contractor was made by them and that the decision to use said contractor was solely their decision.

If the EMR costs submitted by the contractor are deemed by the Rehabilitation Specialist to be unreasonable for the nature and scope of work to be conducted, the owner will be contacted and notified. At the homeowner's discretion, ample opportunity could be given the contractor to revise the costs submitted in the proposal. If, however, costs are again deemed unreasonable by the Rehabilitation Specialist, the owner may be instructed to seek the services of another contractor.

Proposals are presented to LCDED. After review and concurrence, the owner enters into a contract with said contractor.

2. EMR financing - All homeowner contributions must be placed in a non-interest bearing escrow account **prior to the start of construction**. To the extent possible, homeowners seeking loan funding to supplement EMR funds earmarked for rehabilitation will be assisted by LCDED personnel. This assistance may include a correspondence from the Office to the financial institution from which the homeowner is seeking a loan. This correspondence will verify the costs of repair associated with the project and will identify the amount of funds reserved for the project. Under no circumstances will a contractor be permitted to commence work at the site until **all** funding required for the project is secured in escrow.

3. Payments to contractors - Prior to issuing the Notice to Proceed, LCDED will file a "Stipulation Against Liens" on behalf of the homeowner. This serves as protection for the homeowner against any contractors who go into default with vendors associated with the homeowners EMR project.

Because emergency repair contracts are generally limited to one item, contractors will receive one payment upon satisfactory completion of the emergency repair. If progress payments are necessary, a 20% retainage is required. This retainage will be released with the final payment.

In no instance will start-up costs or down payment moneys be released to a contractor. Payments will be made only for work satisfactorily completed. **All** payments are subject to the approval of the owner. The Rehabilitation Specialist will signify in writing that an inspection has been conducted at the site. All payments will be made with a two party check (Owner and Contractor) drawn from escrow/project accounts and distributed to the owner for proper endorsement. The owner is then responsible to distribute the check to the contractor.

4. Closeout - Prior to the distribution of the final payment, however, the contractor will be responsible to sign a Work Completion Warranty. This warranty indicates the contractor's guarantee on all workmanship for a period of one year from the date of the owner's final acceptance. The owner is responsible to obtain from the contractor any and all manufacturer's warranties and/or guarantees on products or materials used during the course of construction. Signing of the Disposition of Funds document will be required by the owner. This document represents the complete and final statement of escrow/project account activity during the course of the EMR project.

V. Post construction activity.

If defects in workmanship or materials used in an EMR project are encountered within one year after contract completion the owner will be responsible to contact the contractor and request his/her return to the site to rectify any problems which have surfaced. If the contractor does not respond to the owner's

request the LCDED should be notified. At that time the Rehabilitation Specialist will notify the contractor in writing that he/she is responsible to return to the work site. Accompanying this formal request will be a copy of the Work Completion Warranty that had been signed by the contractor. If the contractor fails to return to the site after this formal request from the LCDED, the owner will have grounds for legal action against the contractor. Prior to instructing the contractor to return to the site, the LCDED may wish to substantiate the owner's complaint by returning to the work site and identifying the problems as indeed the responsibility of the contractor.

PA DCED Minimum Housing Rehabilitation Standards

A. Exterior Requirements

1. Foundation and Structure

The exterior of the dwelling shall be structurally sound so that it does not pose a threat to the health and safety of occupants and provides protection from the environment. The foundation should not have structural defects which show potential for collapse.

2. Exterior Surface

All exterior wall surfaces shall be free of holes, cracks, or broken or rotten materials which could admit rain or dampness into interior portions of the structural or occupied spaces of the building. All exterior wall surfaces shall be maintained in a weather-tight fashion and shall be properly coated to prevent deterioration. Chimneys shall be maintained structurally sound and safe.

3. Windows

All living and sleeping spaces shall include at least one window which can be easily opened for ventilation. Windows shall have no defective glass, shall be weather-tight and have locks.

4. Doors

All exterior doors shall open and close easily, have no defective glass, have a workable lock capable of tightly securing the door and be easily opened from the inside without the use of keys. All exterior doors shall also be weather-tight.

5. Porches, Decks, Balconies

All exterior porches, decks, balconies landings etc., shall be in good repair and capable of serving their intended purpose. Those more than thirty (30) inches above grade with more than four (4) risers shall have guardrails or handrails. Hand and guardrails shall be firmly fastened and capable of bearing a normal load.

6. Roofs

All roofs shall be weather-tight, free of holes, cracks or excessively worn surfaces. They shall provide protection from rain, moisture and other foreign elements seeping into the building.

7. Storm Drainage

Each structure shall have a system to remove and discharge roof water from the structure in an efficient manner that does not create a nuisance.

8. *Detached Garages*

A detached garage may not be rehabilitated unless the residential structure, served by the detached garage, is rehabilitated to the locally adopted standards.

B. Electrical Systems

1. *Required Facilities*

When replacement and /or upgrading of any electrical equipment or wiring is done, it must provide 100 AMP three (3) wire service, be in conformance with the most recent National Electrical Code, and be inspected by a third party agency. All replaced or upgraded main panel boxes shall be circuit breaker type only.

2. *Receptacles*

Each habitable space shall contain a minimum of two (2) separate or remote receptacle outlets, or one receptacle and one working ceiling or wall type light fixture.

3. *Lighting Fixtures*

Every interior stairway, hallway, water closet, bathroom, kitchen and furnace room shall contain at least one (1) permanently installed ceiling or wall mounted lighting fixture.

4. *Ground Fault Circuit Interrupter*

All bathroom receptacles shall be of an approved ground fault circuit interrupter (GFCI) type. All kitchen receptacles serving the countertop shall be GFCI. At least one (1) GFCI is required in the basement. All bedroom receptacles shall be arc fault receptacles.

C. Heating Systems

Each heating unit for a structure shall be in proper operating condition and be capable of heating all habitable space to a minimum temperature of sixty-five (65 ° F) degrees during the period from October 1 to May 15. All fuel burning equipment shall be connected to an approved vent, flue or chimney. Portable gas, oil or kerosene heaters are unacceptable.

D. Plumbing Systems

1. *Required Facilities*

Each dwelling unit shall have at least one flush toilet in a separate private room, at least one shower or tub with both hot and cold running water, and at least one fixed basin with hot and cold running water, all in proper working condition. Each kitchen shall have at least one permanently installed kitchen sink with hot and cold running water. All water bearing fixtures shall connect to an approved public or private disposal system.

2. *Sewage System*

All plumbing fixtures shall be properly connected to either a public sewer system or an approved private sewage disposal system.

3. *Water Heating*

Each structure shall have a water heater capable of supplying heating to 120 (120°F) degrees in a quantity sufficient for the needs of the occupants. All water heating and storage equipment shall be in proper working order, and must have a temperature relief valve and discharge line.

4. *Water Quality*

The water supply shall be free from contamination and shall be properly connected to either a public water system, or an approved private water system.

E. Interior Requirements

1. *Light Requirements*

All spaces or rooms shall have sufficient light so as not to endanger health and safety. Each room used for living or sleeping shall have at least one (1) window facing to the outside or to a court.

2. *Ventilation*

Air circulation shall be by natural or mechanical means. Bathrooms not having windows shall be provided with a mechanical ventilation system which is capable of exhausting air to the outside.

3. *Interior Surfaces*

Floors, walls, ceilings, windows, doors and other interior surfaces shall be in good, clean and sanitary condition. Peeling paint, cracked or loose plaster, decayed wood and other defective surface conditions shall be eliminated. Basements and crawl spaces shall be reasonably free from standing water and problems which can cause structural deterioration.

4. *Stairs and Open Spaces*

All interior stairs shall be in sound condition and good repair. Excessively worn, broken warped or loose treads and risers shall be repaired. Every flight of stairs more than four (4) risers high shall have at least one (1) handrail on at least one side of the stairs, which is firmly fastened. Any open spaces in a structure including a landing, balcony or other living space more than thirty (30) inches above the floor or below grade, shall be equipped with a guardrail or other appropriate device which is firmly fastened.

5. *Lead Base Paint*

All structures shall be in compliance with HUD Lead Base Paint regulation at 24 CFR Part 35, issued pursuant to the Lead Base Paint Poisoning Prevention Act, 42 U.S.C. 4801.

6. *Heat and Smoke Detectors*

Each structure shall be equipped with one fire and smoke detector for each floor used for living or sleeping. One fire and smoke detector shall be installed in every bedroom / sleeping area. (Grantees are encouraged to install a unit that is hard wired to the electrical system with a separate battery backup.) They are not required on floors used only for storage unless it is below living and sleeping space.

7. *Food Preparation*

The structure must be capable of accommodating a cooking stove or range and a refrigerator. There shall be a kitchen sink with hot and cold water supply connected to an approved public/private system. There shall be adequate space for food preparation.

8. *Spatial Requirements*

Minimum space requirements for the living, dining and kitchen areas are: for one and two occupants - 100 square feet; for 3 to 5 occupants - 250 square feet; for 6 or more occupants - 300 square feet. Every bedroom occupied by one person shall contain at least 70 square feet. Every bedroom occupied by more than one person

shall contain at least 50 square feet per person. This requirement does not apply to mobile homes.

F. Environmental Requirements

1. Safety

The dwelling unit shall afford all occupants with adequate security from the exterior and environment. Exterior lighting shall be furnished at each entrance.

2. Egress

A safe, CONTINUOUS and UNOBSTRUCTED means of egress shall be provided from the interior of the dwelling to the exterior on a street or yard. All doors along this path shall be readily opened from the inside without the use of keys.

3. Sanitary Condition

The structure and its equipment shall be maintained in a sanitary condition. Each structure shall have containers with covers for the storage of rubbish.

4. Rodents or Vermin Control

Any insects, rats or other pests in the structure or on the premises shall be exterminated and the structure shall be treated to be rodent/vermin proof.

5. Air Quality

The air quality of any living space below grade shall be checked for radon. Any readings above 4 pCi/L shall be remediated by a certified contractor.

6. Site

The site shall be in a reasonably clean, safe and sanitary condition not posing a danger to public health and safety.

7. Exterior Steps

Every flight of exterior steps more than four (4) risers high shall have a handrail which is firmly fastened.

8. Drainage

All exterior areas shall be graded, landscaped or paved to prevent damage to the property or any adjoining properties.

9. Site Improvements

Any excessively cracked, crumbling or uneven walkway areas shall be repaired or replaced.

G. Energy Conservation Requirements

All new construction or substantial rehabilitation shall meet either the energy requirements as specified in the most recently adopted International Residential Code, Chapter 11, or the Pennsylvania Housing Research/Resource Center's Pennsylvania Alternative Residential Energy Provisions.

Consideration of the following could significantly contribute to the energy efficiency of residential structures:

- ✓ Attic insulation
- ✓ Caulking around windows/doorways
- ✓ Installation of storm windows

- ✓ Insulation of basement sill plates

The above four items must be considered when making improvements to heating systems
 At the completion of any project, the following inspection form **must** be filled out:

Housing Rehabilitation Inspection Form

Inspector _____ Date of Inspection _____

Owner's Name _____

Owner's Address _____

Owner's Phone _____

COMPONENT	STANDARD	OK?		LEAD?		FIX/COMMENTS	COST
		Y	N	Y	N		
DCED/UCC Minimum Standards							
exterior foundation/ structure	structurally sound (Structural changes trigger UCC)						
exterior surface	weathertight						
chimneys	structurally sound and safe						
windows	1 window in living/sleeping spaces; easily open/close; no defective glass; weathertight; workable locks						
exterior doors	easily open/close; no defective glass; weathertight; workable locks						
exterior steps	handrail if >4 risers						
porches/decks/balconies	good repair; guardrails and handrails if >30" above grade and >3 risers						
roofs	watertight; free of holes, cracks, excessively worn surfaces						
roof drainage	if nuisance, gutters and downspouts						
electrical service	if replacing/upgrading equipment or wiring, provide 100 amp 3-wire service						
receptacles	2 in each habitable space, or 1 plus ceiling or wall light fixture						
lighting fixtures	1 ceiling or wall mounted in every interior stairway, hallway, bathroom, kitchen, furnace room						
ground-fault circuit-interrupters	if any electrical work being done: all bathroom receptacles; kitchen receptacles w/in 6' of sink; 1 in basement						
heating systems	properly operating; fuel burning equipment vented						
plumbing fixtures	private toilet, shower or tub w/hot and cold, basin w/hot and cold, kitchen sink w/hot and cold						

COMPONENT	STANDARD	OK?		LEAD?		FIX/COMMENTS	COST
		Y	N	Y	N		
sewage system	public or approved private						
water heater	properly working, sufficient capacity, capable of 120°, temperature relief valve, discharge line						
water quality	free from contamination; public or approved private						
interior ventilation	in bathroom: window or mechanical vent to outside						
interior surfaces	good, clean, sanitary; no deteriorated paint, plaster, wood						
basements/crawlspace	reasonably free of standing water						
interior stairs	not excessively worn, broken, warped or loose; handrail if >4 risers						
landing/balcony	guardrail if >30" above floor or grade						
smoke detectors	non-interconnected battery-operated; 1 in each sleeping room; 1 outside each separate sleeping area in the immediate vicinity of the bedrooms; 1 on each additional story of the dwelling, including basements but not including crawl spaces and uninhabitable attics (from UCC amendments, Act 93 of 2004)						
food preparation	structure capable of accommodating stove or range and refrigerator; adequate space for food prep						
spatial requirements	living+dining+kitchen = 100 sf for 1; 250 sf for 3-5; 300 sf for 6+ bedrooms = 70 sf except mobile home						
exterior lights	each entrance						
egress to outside	safe, continuous, unobstructed (Changes to means of egress trigger UCC)						
sanitary condition	structure/equipment maintained in sanitary condition; rubbish containers w/covers						
rodents/vermin	exterminate as necessary						
site	reasonably clean, safe, sanitary						
site drainage	graded, landscaped or paved to prevent water damage to property or adjoining properties						
walkways	not excessively cracked, crumbling or uneven						
energy conservation	when making improvements to heating systems, consider attic insulation, caulking around windows/doorways, installation of storm windows, and insulation of basement sill plates						

