ATTENTION

CITY OF WILKES-BARRE PROPERTY OWNERS HELP FOR HOME IMPROVEMENTS LOW INTEREST LOANS AND GRANTS **HOME PROGRAM**

As a City of Wilkes-Barre property owner, you may be eligible for significant financial assistance to make necessary repairs to your home. The federally-funded HOME Investment Partnership Program offers Low Interest Loans and Grants for those who qualify.

GENERAL PROGRAM REQUIREMENTS:

- 1. Property must be owner-occupied.
- 2. Applicant must consent to a Housing Code Inspection.
- 3. Applicant must consent to a lead-based paint inspection if the house was built prior to 1978 and have a child(ren) under the age of six.
- 4. Applicant must meet income limit guidelines.
- Property must be located in the City of Wilkes-Barre. 5.
- Applicant must have Home Owner's Insurance and Flood Insurance where required. 6.
- 7. Property must not have received HUD assistance in the past ten (10) years. This does not include the City's Emergency Rehabilitation Program.
- 8. You must agree to a MORTGAGE being placed against your property.
- 9. Eligible Rehabilitation work will consist of repairs to correct housing code violations and lead based paint reduction activities.

You may be eligible if your TOTAL HOUSEHOLD INCOME DOES NOT EXCEED the following limits:

Household Size:	1	2	3	4	5	6	7	8+
60% of median 80% of median	· · · · · · · · · · · · · · · · · · ·	/	40,020 53,400	44,460 59,300	· · ·	51,600 68,800	55,140 73,500	· · · · · · · · · · · · · · · · · · ·

ASSISTANCE AVAILABLE: Low Interest Loans and/or Grants

The assistance available to you will be determined by your total household income. Loans will be with the City of Wilkes-Barre at 3% interest for a maximum of 15 years and a MORTGAGE will be placed against your property. Loans will vary depending on your total household income with the maximum loan being for 50% of the rehab costs. Grants will also vary depending on your total household income with the maximum grant being 100% of the rehab costs for very low income households. Grants will be forgiven in either 5 years or 10 years depending on the amount of the grant and a MORTGAGE will be placed against your property.

FOR ADDITIONAL INFORMATION ON THE CITY OF WILKES-BARRE'S LOW INTEREST LOAN AND GRANT PROGRAM PLEASE CONTACT:

Office of Economic & Community Development 40 East Market Street Wilkes-Barre, PA 18711 (570) 208-4132 TDD (570) 821-1111



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