

Do You Need Help with Important Home Repairs?

Do you live in and own a home in need of repairs to make it safer and more comfortable? Have you looked for ways to pay for your home improvements but found that your budget won't stretch enough to cover the cost of the extra monthly payment?

If this has been your problem, you are not alone. Many York City homeowners have the same concerns. The York City Owner-Occupied Rehab Program may be able to assist you with the needed repairs.

What Is the Owner-Occupied Rehab Program?

The Owner-Occupied Rehab Program is administered by the Housing & Community Development Division of the York County Planning Commission. It is designed to help income eligible resident homeowners in York City by providing financial and technical assistance to obtain necessary home repairs. The funds for home improvements are provided in the form of a zero interest loan with a deferred payment **up to an amount of \$7,500.00**. This means that a mortgage in the amount of the loan is filed against your property for security. As long

as you, the program participant, remain the occupant and owner of the property, no repayment is required and no interest is charged. When the property is sold or transferred in any way or it ceases to be the participant's primary residence, the full balance on the loan becomes due and payable to the City of York. The deed to your property remains in your name and is not transferred to the City.

To qualify, your property must have conditions defined as substandard by the local housing code or by the program's rehabilitation standards. The goal of the Owner-Occupied Rehab Program is to help you bring your home into standard condition.

Who Is Eligible for the Owner-Occupied Rehab Program?

The Owner-Occupied Rehab Program is governed by Federal regulations. To qualify, the property must be located within the City of York, and the applicant must reside in and own or be purchasing the property. All sales agreements must be recorded.

To be eligible, your total household gross income must fall within the amounts listed in the following chart. Please call a program representative for specific details to determine your gross income.

| # of People in Household | Gross Annual Income |
|--------------------------|---------------------|
| 1 | \$41,650 |
| 2 | \$47,600 |
| 3 | \$53,550 |
| 4 | \$59,450 |
| 5 | \$64,250 |
| 6 | \$69,000 |
| 7 | \$73,750 |
| 8 | \$78,500 |

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Age restrictions do not apply, however preference will be given to persons 62 and older

How Does the Program Work?

The staff of the Owner-Occupied Rehab Program will help you through the financial and technical aspects of obtaining a home improvement loan.

They will:

- ✓ Prepare a loan application to determine your financial eligibility for the program.
- ✓ Inspect your home to determine what repairs can be accomplished through the Owner-Occupied Rehab Program.
- ✓ Assist you in securing competitive bids for the work to be accomplished.
- ✓ Present the completed application package, including bid prices, to the Chief of Housing for a loan approval.

- ✓ Conduct a loan settlement, where all security documents, including a mortgage, are signed and later recorded.
- ✓ Provide technical assistance, and along with you, monitor the rehabilitation work as it progresses, and disburse funds as appropriate.
- ✓ Refer you to other appropriate programs or to other agencies that may be able to help you with housing related obstacles.

For additional information on the Owner-Occupied Rehab Program, please contact a program representative at (717) 771-9870, or mail this form to:

York City Owner-Occupied Rehab Program
 York County Planning Commission
 28 East Market Street
 York, PA 17401

| | |
|---|--------------------------------|
| Name | |
| Address | |
| Municipality | |
| Daytime Phone Number | |
| Age | Number of Persons in Household |
| Total Monthly Gross Income (Include income of all persons residing in household) | |
| Handicapped/Disabled: <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Repairs Needed | |



EQUAL HOUSING OPPORTUNITY

Funds for this Program have been made available through Federal grants allocated to the City of York, from the Department of Housing and Urban Development. The City of York has designated a portion of the funds to improving the quality of housing in York City by assisting resident homeowners in maintaining their homes through the Owner Occupied Rehabilitation Program.

Does your home need important repairs?



York City's Owner-Occupied Rehab Program

May be your answer!