

Do You Need Help with Important Home Repairs?

Do you live in and own a home in need of costly 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 County homeowners have the same concerns. The York County Home Improvement Loan or Grant Program may be able to assist you with the needed repairs.

What Is the Home Improvement Program?

The Home Improvement 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 County 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. 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 County of York. The deed to your property remains in your name and is not transferred to the County.

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 Home Improvement Program is to help you bring your home into standard condition.

In addition, because a number of municipalities in the County are requiring the installation of **sanitary sewer** and/or **water systems**, the program is able to help homeowners pay for the cost of the hookup and related fees.

Who Is Eligible for the Home Improvement Program?

The Home Improvement Program is governed by Federal regulations. To qualify, the property must be located within York County, outside of 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 below. Please call a program representative

for specific details to determine your gross income.

| # of People in Household | Gross Annual Income |
|--------------------------|---------------------|
| 1 | \$39,400 |
| 2 | \$45,000 |
| 3 | \$50,650 |
| 4 | \$56,250 |
| 5 | \$60,750 |
| 6 | \$65,750 |
| 7 | \$69,750 |
| 8 | \$74,250 |

06/01/2015

How Does the Program Work?

The staff of the Home Improvement 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 Home Improvement Program.
- ✓ Assist you in securing competitive bids for the work to be accomplished.
- ✓ Present the completed application package, including bid prices, to the Loan Committee 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.

Are You Eligible for a Grant?

Grant funds may be available for necessary home repairs to eligible homeowners who are 55 and older, or handicapped or disabled individuals who have an annual household income at or below 50% of the area median. Grants will be awarded up to \$5,000 and will be used to address health and safety risks, code violations, mobility improvements, and Weatherization supplements.



EQUAL HOUSING OPPORTUNITY

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

For additional information on the Home Improvement Program please visit www.ycpc.org and click on the Housing Tab, or call (717) 771-9870, or mail this form to:

The Home Improvement 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) | |
| Disabled: <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Repairs Needed | |

Does your home need important repairs?



York County's

HOME
IMPROVEMENT
PROGRAM

May be your answer!