

**HOUSING REHABILITATION ASSISTANCE PROGRAM
COUNTY OF LACKAWANNA
OFFICE OF ECONOMIC AND COMMUNITY DEVELOPMENT**

Minimum requirements for the Housing Rehabilitation Assistance Program are:

(1) Subsidies will be awarded to individuals who complete a financial determination and eligibility interview designed and administered by the County or their sub-recipient. Participants must have verified annual gross household incomes at or below 80% of median income for Lackawanna County. (Effective 3/8/06)

No. in Household:	1	2	3	4	5	6	7	8
Low/Moderate:	\$30,050	\$34,300	\$38,600	\$42,900	\$46,350	\$49,750	\$53,200	\$56,650
Very Low:	\$18,750	\$21,450	\$24,100	\$26,800	\$28,950	\$31,100	\$33,250	\$35,400

Also, the household must be determined NOT to have liquid assets in excess of \$25,000. A liquid asset is defined as cash readily available to the applicant.

(2) Housing rehab assistance cannot exceed \$20,000 per unit. However, additional funding in the form of a conditional grant will be provided to an eligible unit when the cost of rehabilitating includes necessary lead interim control procedures. To be eligible to participate in the Lead Hazard Control Program applicant will be required to certify that children 6 and under either: RESIDE in the home or spend a SIGNIFICANT AMOUNT of time visiting in home receiving housing rehabilitation assistance (i.e. atleast 2 days a week for at least 3 hours each; a minimum of 6 hours weekly; or 60 hours annually).

(3) Properties to be rehabilitated must be owner occupied. The property assisted can neither be a mobile home ("trailer") nor can it be a two-family or multi-family structure.

(4) If the structure to be rehabilitated is in a designated 100 year flood plain the owners must carry flood insurance to cover the estimated post rehabilitation value of the property.

(5) Owners must provide proof that real estate taxes (local, county, and school) are paid.

(6) Owners must provide proof that they maintain homeowner's fire/hazard insurance to cover the estimated value of the property.

(7) If the rehabilitated property is sold by the owner(s) within one year of the date of Grant Award, the **TOTAL GRANT (100%)** must be repaid to the County; if sold within one to two years of the Grant Award, **EIGHTY PER CENT (80%)** of the grant must be repaid; if sold within two to three years, **SIXTY PER CENT (60%)** of the grant must be repaid; if sold within three to four years, **FORTY PER CENT (40%)** of the grant must be repaid; if sold within four to five years, **TWENTY PER CENT (20%)** of the grant must be repaid. This re-payment provision is enforced by a legal instrument filed at the Lackawanna County Clerk of Judicial Records.

(8) The property assisted must be within the County of Lackawanna. However, exceptions to units within the Cities of Carbondale and Scranton must be considered when Federal funds are to be utilized.

(9) If the rehabilitated property utilizes HUD's Lead Hazard Control Program funds, these funds will be granted as a deferred loan at zero percent interest (0%) secured by a Property Lien filed at the County Clerk of Judicial Records.

(10) Once a property has been assisted with conventional rehabilitation grant funds, whether the funding source is federal, state or local, the property is unable to seek future rehabilitation assistance.

*For more information call 963-6830:
THE LACKAWANNA COUNTY OFFICE OF ECONOMIC AND COMMUNITY DEVELOPMENT*