COUNTY OF LACKAWANNA
DEPARTMENT OF PLANNING AND ECONOMIC DEVELOPMENT

FIRST TIME HOMEBUYERS PROGRAM

Process

Verification, Education & Pre-Qualification

- Begin process at NHS of Lackawanna County, 709 East Market St, Scranton.
- Customer must attend initial verification session with NHS & then participate in a homebuyer education workshop. This can be done at either NHS (570-558-2490) or United Neighborhood Centers of NEPA (570-343-8835).
- If eligible, customer will obtain a "pre-qualification letter" from NHS' Loan Department & an application to the First-Time Homebuyer Program

Submit Application to Lackawanna County

- Send application to Lackawanna County Department of Planning and Economic Development, Scranton Electric Bldg., 507 Linden Street 5th Floor, Scranton, PA 18503
- A county representative will review the application, establish eligibility, and provide a formal "commitment letter" to the applicant.

Proceed With Home Search, Inspection, and Financing

- Upon receiving a "commitment letter", the customer has 90 days to find a house and secure a sales agreement
- Customer should shop for best financing from a reputable lender.
- Customer must have the home inspected by a certified home inspector. A copy of the inspection must be provided to Lackawanna County
- If property improvements are required, a "deficiency letter" will be sent by a county representative to the customer

Purchase Home; Proceed with Rehab Work (if necessary)

- Customer should negotiate best possible price with seller
- Lackawanna County will provide check for closing.
- Necessary rehab work must be accomplished within 60 days of closing.

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