

Northampton County County-Wide Housing Rehabilitation Program

December 21, 2017

West Easton Borough
237 Seventh Street
West Easton, PA 18042

Dear West Easton Borough Officials:

I am writing with information on the Northampton County County-Wide Housing Rehabilitation Program ("the Program"), which may be able to benefit low-income homeowners within West Easton Borough.

Intent and Purpose

The Program may be able to provide low-income owner-occupants of single-family residences with a zero-interest, partially-forgivable, deferred-payment loan for up to \$25,000 in home improvements in some cases. The loan can cover a range of improvements necessary for health, safety, and code compliance requirements. Lead-based paint hazards and electrical risks will be identified and removed from the home, and a full complement of smoke and carbon monoxide detectors will be left in all required locations.

The Program can frequently complete repairs to plumbing, electrical, and heating systems; roof, foundation, and exterior wall repairs; trip and fall hazards; moisture, water, and mold issues; drywall repairs; and some incidental items. Funding is also available for accessibility improvements to owners' homes, and such work may be completed at the direction of a physician or other qualified professional.

Program staff will work closely with loan recipients to develop a scope of needed repairs, select a general contractor, and manage the construction process and disbursement of payments to the contractor. The Program is administered by the nonprofit Community Action Committee of the Lehigh Valley (CACLV) on behalf of Northampton County, and is funded by U.S. Department of Housing & Urban Development (HUD) Community Development Block Grant funds.

Eligibility Requirements

Homeowners are eligible to apply to the Program if they meet the following requirements, at minimum:

- Owners must be permanent residents and owner-occupants of their single-family home.



Northampton County County-Wide Housing Rehabilitation Program

- Owners must be current on all municipal, school district, and Northampton County real estate taxes, as well as all municipal bills.
- Owners must carry homeowners' insurance on their property.
- A title search will be ordered and forwarded to Northampton County DCED. The property must not be overly encumbered to accept the loan, per DCED's assessment.
- Owners must not have received housing rehabilitation assistance through this program, or any other housing rehabilitation program (excluding home weatherization or programs providing accessibility modification) within the past five (5) years.
- Owners' household income must be below eighty percent (80%) of Area Median Income per HUD guidelines.
- Other terms, conditions, and requirements apply. Program staff will review them in detail with applicants.

Priority Areas

Homeowners residing anywhere in Northampton County outside Bethlehem and Easton city limits are eligible to apply, but priority will be given to applicants residing in the jurisdictions with the highest percentage of low-to-moderate-income residents. These communities are the Boroughs of Bath, Wilson, Walnutport, Northampton, North Catasauqua, Wind Gap, Bangor, Roseto, Freemansburg, West Easton, and Pen Argyl, as well as Census Tract 175.01 in Palmer Township. That being considered, approvals are granted in other areas as funding is available; applications are assessed on a case-by-case basis.

The Process

In the event that a low-income constituent contacts you regarding home repair assistance, please feel free to advise them of the Program. Interested applicants can call CACLV at **(610) 691-5620** between 8:00 a.m. and 5:00 p.m., Monday through Friday, to speak to Program staff for more information.

Upon receipt of a call, Program staff will discuss the Program with the caller and gather some basic information on household composition, income, location, and repairs needed. If a client appears to meet eligibility requirements on the phone, an application will be provided. If a client does not meet requirements, Program staff will attempt to provide a referral to an alternate source of home repair assistance.

Once an application is received, a client's income eligibility will be confirmed based on provided documents. The Program's construction manager and a third-party electrical inspector will complete an inspection to identify needed work items. If the home was built before 1978, a laboratory technician will test the home for lead-based paint. Input from inspections will be used to develop a scope of work, which is then bid out to the Program's stable of general contractors.

Once Northampton County DCED approves the loan and the bid-out, a construction contract will be awarded to the lowest bidder. LVCLT will monitor the contractor's progress and workmanship, inspect and approve completed work, and manage payments to the contractor.

Northampton County County-Wide Housing Rehabilitation Program

Collaboration with Municipal Officials

We welcome all opportunities for collaboration and relationship development with municipal officials, and are glad to support your housing, community development, and code enforcement efforts. Some municipal officials have brokered contacts between the Program and residents who may benefit; publicized the Program through municipal newsletters, websites, or social media; and arranged presentations by our staff to our residents. If you want to discuss opportunities for partnership, please do not hesitate to contact us.

Contractor Recruitment

On Monday, January 22, 2018, we are holding a breakfast event for general contractors interested in completing Program work. We bid out work steadily over the course of the year.

Please find a flyer for this event involved. If you could place this flyer at the office of your municipal building department, zoning department, or other location frequented by contractors, it would be greatly appreciated. Please feel free to distribute this information as well.

If you have any questions or wish to discuss the Program, please do not hesitate to contact me. We are grateful for our existing partnerships with municipal officials, and look forward to developing new partnerships in 2018!

Sincerely,



Michael J. Handzo

Project Coordinator

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We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

This program is being funded in whole or in part with funding from the U.S. Department of Housing and Urban Development through the County of Northampton Department of Community & Economic Development CDBG program.

Northampton County County-Wide Housing Rehabilitation Program

Current Income Guidelines

In order to qualify for the Northampton County County-Wide Housing Rehabilitation Program, the total household income of **everyone** living in your house must be **less** than the following amounts:

1 Person Household: \$41,100
2 Person Household: \$47,000
3 Person Household: \$52,800
4 Person Household: \$58,700
5 Person Household: \$63,400
6 Person Household: \$68,100
7 Person Household: \$72,800
8 Person Household: \$77,500

Other Sources of Home Repair Assistance

Besides this program, if you live in an area that the United States Department of Agriculture (USDA) considers “rural,” you may qualify for another program. Owners **62 years of age or older** may qualify for grants up to \$7,500. Owners younger than 62 years old may qualify for a repair loan at a low interest rate. For more information, you can call USDA’s Allentown office at (610) 791-9810 and ask about the “Section 504 grant and loan program.”

If you make significantly **less money** than what is listed above, you may also qualify for assistance through Community Action Committee of the Lehigh Valley’s Weatherization Program. Call (610) 691-5620 and ask about getting weatherization services.

If you make **more money** than what is listed above, you may still qualify for a Keystone Renovate & Repair Loan through the Pennsylvania Housing Finance Agency (PHFA). Call 1 (800) 822-1174 for more information or for a referral to PHFA’s local contact.

NOTE: *We are offering you information about these other programs for informational purposes only. None of these programs are affiliated with us, and our staff are not representatives of these programs. We have no decision-making authority over any of these programs. If you are interested in learning more, we encourage you to contact these programs directly.*