



DELAWARE COUNTY

HOUSING REHABILITATION LOAN PROGRAM

Essential Repair Assistance for Homeowners



An initiative of
Delaware County Council
and the
**Office of Housing and
Community Development**

Revised June 2022

APPLICATION PROCESS

Contact Delaware County's Office of Housing and Community Development (OHCD) to obtain the Housing Rehabilitation Loan Program Guide and Application.

Contingent on applicant eligibility, Housing Specialists will assist homeowners with all phases of the rehabilitation project:

- Inspect the property and develop a scope of work;
- Bid preparation;
- Obtain cost estimates from approved contractors; and
- Property inspection upon job completion.

Homeowners will approve all work items and will select the contractor to perform the work.

ADDITIONAL REQUIREMENTS

Program funding can be limited at times and applications will be processed on a first come, first served basis.

Applicants must complete a financial questionnaire and provide income verification.



For more information and to obtain a program application contact a Housing Specialist at:

Delaware County Office of Housing and Community Development

(610) 891-5425

TDD +1 (800) 654-5984

Email: OHCD@co.delaware.pa.us

www.delcopa.gov/hcd



Delaware County Council

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Delaware County is committed to the policy that all persons shall have equal access to its programs and employment without regard to race, religion, gender, national origin, family status, disability or age.

The **Housing Rehabilitation Loan Program** helps qualified homeowners make essential improvements to their homes. The program is funded through the federal Community Development Block Grant (CDBG) program and is subject to HUD rules and requirements.

REHABILITATION ASSISTANCE

Up to \$15,000 in the form of a zero percent (0%) interest deferred loan is available per eligible applicant to cover the costs of essential rehabilitation work. The amount of the loan will vary depending on the amount of work to be completed and will be determined by a program inspection to assess what work is required to meet local and federal regulations. Input from the homeowner will be considered.

The rehabilitation cost may not exceed 75% of assessed value of the property.

TERMS OF ASSISTANCE

- Loans will be secured by a mortgage recorded in the County Recorder of Deeds and are repayable upon sale or transfer of the property.
- The mortgage may be subordinated only if you refinance your home to obtain a lower interest rate.
- A mortgage filing fee will be paid by the homeowner as part of the total loan amount.
- Loans made for properties in County designated Revitalization Areas are forgiven after five (5) years.

APPLICANT ELIGIBILITY

Applicants must be low- or moderate-income residents of Delaware County.

Residents of Chester City, Haverford Township and Upper Darby Township should contact their local officials to determine the availability of housing rehabilitation programs in their community.

The applicant must:

- Be a US Citizen or legal resident alien;
- Have a current household income that is no more than 80% of the area's Median Family Income (see income limits chart);
- Own and occupy the property as a primary residence for at least six (6) months prior to receiving assistance (only single family homes are eligible; no rental/investment properties);
- Not own additional property;
- Be current on mortgage and tax payments (or tax payment plan);
- Have homeowners insurance and, when applicable, flood insurance which must be held for the life of the loan.

Household Size	80% Median Family Income (2022)*
1	\$59,050
2	\$67,450
3	\$75,900
4	\$84,300
5	\$91,050
6	\$97,800
7	\$104,550
8	\$111,300

*Income limits effective 6/5/2022 and Includes the gross income of all household members, 18 years or older, who reside in the property.

See Housing Rehabilitation Loan Program Guide for additional details.

ELIGIBLE WORK

Work is limited to **emergency repairs** such as sewage backups, furnace repairs during winter months or major roof leaks, and **major systems repair**, such as heating systems, furnace and hot water heater replacement, plumbing and electrical deficiencies, roof improvements and repair/replacement of unsafe doors and windows. The most serious code deficiencies will be addressed prior to undertaking other work.

A Program Inspector and Housing Specialist will inspect your home to provide a scope of work. All work will meet the code and permitting standards of your township or borough.

LEAD PAINT ASSESSMENT

Homes built prior to 1978, where paint surfaces are disturbed, will require an inspection by a certified lead abatement contractor to determine what is required to correct any hazards. The cost of any lead hazard control work will be provided in the form of a grant, not to exceed \$8,000. This is in addition to the loan approved for the rehabilitation work.

GUARANTEE

All work carries a one-year guarantee from the contractor. New roofs will have a five-year guarantee. Work defects uncovered during the guarantee period must be addressed directly to the contractor.