

HOUSING REHABILITATION ASSISTANCE ERIE COUNTY AFFORDABLE HOUSING FUND PROGRAM

Assistance is available to income-qualified families in several communities including McKean Borough to have repairs made to their homes.

The assistance is being provided through Erie County's **Act 137 Affordable Housing Fund** program. The Erie County Department of Planning is administering the program with the assistance of the Erie Redevelopment Authority (ERA).

ELIGIBILITY

Low-to-Moderate Income (LMI) families are eligible to apply for assistance. A LMI family is one whose income is no more than 80% of "median income" for Erie County.

To be considered income eligible, your family income must not exceed the low-to-moderate income limits as identified below.

FAMILY SIZE (No. of people in household)	1	2	3	4	5	6	7	8 (+)
MAXIMUM INCOME	\$40,050	\$45,800	\$51,500	\$57,200	\$61,800	\$66,400	\$70,950	\$75,550

Income Limits likely to change in April 2021

Houses to be rehabilitated must be single-family structures and owner occupied. Mobile homes on private property are eligible. Mobile homes on leased property are not eligible. Houses located in floodplains are ineligible.

TYPES OF IMPROVEMENTS

Repairs may include, but are not limited to:

- roof, gutters, soffit/fascia, chimney
- exterior and interior surfaces
- foundation work
- windows, doors
- stairs, rails and porches
- heating equipment
- electrical wiring
- plumbing

TYPE of ASSISTANCE

The assistance will be in the form of a 100% Hardship Grant. The homeowner pays nothing as long as they comply with the terms and conditions of the program. The grant monies will pay the cost of repairs (labor and materials) plus incidental costs like lead-based paint testing. In no case will funding used for rehabilitation work exceed \$24,999.

FIVE (5) YEAR “FORGIVABLE” LIEN

It is a program requirement that a lien equal to the amount of grant funds used to rehabilitate a house be placed against the owner’s property. The lien is filed as a safeguard to prevent property owners from making a profit from public dollars allocated through the program.

The lien is for a five (5) year period and filed at the time an agreement for rehabilitation services is executed between the property owner and the Erie Redevelopment Authority. Twenty percent (20%) of the total lien is forgiven each year until a zero (0) balance is reached at the end of the fifth year, thereafter releasing the property owner of any dollar obligation.

If the property owner sells, vacates or rents the house before the five-year period expires, the pro-rated balance of funds must be paid back to the County. If the property owner should die before the five-year period has ended, the lien is forgiven, provided that the house is transferred to a member of the immediate family.

APPLICATION

The Application for Assistance including Program Guidelines is available at the McKean Borough Municipal Building during normal business hours and on our website: www.mckeanborough.com.

PROCESS

The completed Application, along with all necessary support documentation is to be submitted to:

AARON J. SNIPPERT
DIRECTOR OF HOUSING PROGRAMS
ERIE REDEVELOPMENT AUTHORITY
626 STATE STREET, RM 107
ERIE, PA 16501
PHONE: 814-870-1540

The Authority will certify income eligibility, conduct home inspections, prepare work specifications, secure the services of contractors, and inspect and approve all work.

Any questions regarding the program, application, guidelines, or status of your application should be directed to the Erie Redevelopment Authority (Phone: 814-870-1540).