

Bradford County Homeowner Rehabilitation Program

Bradford County Housing Authority

Information Sheet

The Homeowner Rehabilitation program is designed to provide financial assistance for eligible homeowners in the County of Bradford with rehabilitation of their properties. Financial assistance will be made available for residential property only.

Applications will be accepted in person or through mail delivery to: **Bradford County Housing Authority, 4 Riverside Plaza, Blossburg, PA 16920** on a first come first served basis. Applications will be date and time stamped.

Income Guidelines

Families whose income falls below the current Income Limit guidelines established by HUD will be eligible for assistance of up to \$10,000 for rehabilitation of their property. These grants will fall in two categories:

- Very low income households below 50% of the county median income will be eligible for a full grant.
- Low income households will be eligible for a matching grant which will be based on a sliding scale depending on where their income falls between 50% and 80% level of county median income. Homeowners will be required to obtain matching share through private financing which will be required prior to the start of the project.

Current Income Limits

Household Members	1	2	3	4	5	6	7	8
Low Income 80%	33,750	38,550	43,350	48,150	52,050	55,900	59,750	63,600
Very Low 50%	21,100	24,100	27,100	30,100	32,550	34,950	37,350	39,750

All parties must meet the following pertinent eligibility requirements for applicants, contractors, property, and/or types of work.

- The home must be a legal residence in Bradford County. This will be established by property tax records in the County.
- The applicant must be the owner of the home by deed, recorded land contract, or documented life use agreement.
- The applicant must be the legal resident of the property to be rehabilitated for a minimum of 90 days prior to approval for receipt of funds unless displaced by another government program. Applicant must maintain residency in rehabbed property for a minimum of one year following

date of final inspection or else the recipient could be responsible for reimbursement of rehabilitation's cost.

- The household income shall not exceed the current Income Limits guidelines established by HUD for Bradford County for their family size. These income limits are subject to change yearly by HUD.

All property must meet the following criteria to be approved for rehabilitation:

- Property to be rehabilitated must be located in Bradford County.
- Property must have Real Estate Taxes current and paid in full.
- Property must have a current homeowner's insurance policy.
- The property to be rehabilitated must be a permanent structure. Mobil homes or manufactured housing will qualify for housing rehabilitation assistance if it is situated on a permanent foundation, is connected to permanent utility hook-ups, is located on land that is held in a fee-simple title, land trust, or long term ground lease.
- No work shall be approved on unattached garages, barns or out buildings.
- No property shall be deemed "suitable for rehabilitation" if the cost of the rehabilitation work exceeds 50% of the appraised market value of the property. In any and all cases an authorized agent of the Authority shall determine that each investment is reasonable.

Rehabilitation work will be restricted to the following areas.

- Elimination of safety hazards to meet Housing Choice Voucher Program Housing Quality Standards.
- Elimination of health hazards to meet Housing Choice Voucher Program Housing Quality Standards.
- Energy conservation.
- Preservation of property.
- Elimination of local housing code violations.
- Handicapped accessibility improvements.

Work involving cosmetic improvements, interior decoration, new additions or remodeling shall not be eligible under this program unless required to bring the house up to Housing Quality Standards. This would be determined by the Rehab Specialist.

**Bradford/Tioga County Housing Authority
4 Riverside Plaza
Blossburg, PA 16912
(570) 638-2151**