



Community Action Committee
of the Lehigh Valley, Inc.

presents the...

**NORTHAMPTON COUNTY
COUNTY-WIDE HOUSING
REHABILITATION PROGRAM**

THE ELEVATOR SPEECH...

Eligible homeowners can receive a
LOAN for up to **\$20,000** of needed
home repairs, completed by a
contractor provided and managed
by the Program.

OUR INTENT...

We want to offer a loan to help **eligible** homeowners get the repairs they need on the **most favorable** terms possible, and back it up with top-notch **customer service**.

WHO FUNDS THE PROGRAM?

- This program is being funded in whole or in part with funding from the **U.S. Department of Housing & Urban Development** through the **County of Northampton** Department of Community & Economic Development CDBG Program.
- Community Action Committee of the Lehigh Valley (**CACLV**) runs the program on behalf of Northampton County.

WHAT ARE THE TERMS?

- Loan of up to \$20,000.
- No interest, fees, or charges – **just principal.**
- No **credit requirements** or checks.
- No **monthly bills** or payments.
- Payment **isn't due back** until you sell your home, transfer title, turn it into a rental, or otherwise no longer use it as your primary residence.

“DEFERRED PAYMENT”

The loan balance due back
declines over time.

You'll never have to
pay back **EVERYTHING**,
but you'll always have to
pay back **SOMETHING.**

HOW DOES THAT WORK?

At the time the loan is signed,
10% of the loan amount
is instantly forgiven as a **“gift.”**

(For example, if you had a full
\$20,000 loan, **\$2,000** would instantly
be forgiven as a “gift.”)

HOW DOES THAT WORK?

From the day you sign the paperwork,
to six (6) years down the road,
if you sell / move out / etc.,
you would pay back **90%** of
your loan amount.

(For example, if you had a full \$20,000
loan, you would **pay back \$18,000.**)

HOW DOES THAT WORK?

From six (6) years down the road
to ten (10) years down the road,
if you sell / move out / etc.,
you would pay back **50%** of
your loan amount.

(For example, if you had a full \$20,000
loan, you would **pay back \$10,000.**)

HOW DOES THAT WORK?

From ten (10) years down the road
on and on and on to infinity,
if you sell / move out / etc.,
you would pay back **25%** of
your loan amount.

(For example, if you had a full \$20,000
loan, you would **pay back \$5,000.**)

FLEXIBLE PAYMENT OPTIONS

- You can make an early payment of **some** of your loan balance, and **reduce** the amount of repayment due.
- You can make an early payment of **all** of your loan balance, and “**square up**” early.
- There are **no fees or charges** for either option.
- There’s **no expectation** of early payment. (If it helps you manage your loan, we want you to have this option!)

TO RECAP...

You’ll never have to pay back **EVERYTHING**, but you’ll always have to pay back **SOMETHING**.

AM I ELIGIBLE?

- You and your household must meet **all** eligibility requirements to qualify.
- No determination of eligibility becomes **binding** until a commitment letter is provided.

PROPERTY ELIGIBILITY

- The home must be located in a Northampton County **borough or township**, outside the city limits of Bethlehem or Easton.
- You must **own** the home. It must be your **primary residence**.
- The home needs to have been your primary residence for the last **six (6) months** or longer.

PROPERTY ELIGIBILITY

- You must have **homeowners' insurance** on your home, and be current on all **property taxes**.
- The home may not be located within a **floodplain**, as defined by the Federal Emergency Management Agency (FEMA).
- The home must be built on a **permanent foundation**. Mobile homes are not eligible.
- We need to confirm we can complete all needed repairs to your home within the **\$20,000 limit**.

INCOME ELIGIBILITY

- The combined annual income of all adults over 18 in your house must be **at or below 80%** of Area Median Income.
- These income levels are provided to us by the Federal Government. There can be **no exceptions**.

<i>If there are this many people in your household...</i>	<i>...you can make up to this much, and meet income guidelines.</i>
1	\$38,600
2	\$44,100
3	\$49,600
4	\$55,100
5	\$59,550
6	\$63,950
7	\$68,350
8 or more	\$72,750

INCOME ELIGIBILITY

- We'll complete an **income certification** as a part of the application process.
- This process will involve the review of **income documents**. We'll ask you for what we need, but it usually includes some of the following:
 - Two (2) years of **tax returns**, including form 1040, all W-2's, and all schedules
 - Three (3) months of **paystubs** for all employed household members
 - Social Security / SSI **benefit statements**
 - Proof of **pensions or any other income**
 - Proof of any **unemployment benefits**

WORK WE OFTEN CAN DO

- Removal of **environmental hazards** in your home (lead-based paint, asbestos, mold).
- Repairs to keep **weather, water, or pests out** of your home.
- Repairs to **previous** weather, water, or pest damage.
- Repairs to minor **framing or structural issues**.
- Removal of **“trip and fall”** hazards.

WORK WE OFTEN CAN DO

- Repairs to fix **plumbing** issues.
- Repairs to poorly-working **heating systems** and associated equipment.
- Repairs or upgrades to unsafe, broken, hazardous, or antiquated **electric**.
- Repairs to **doors and windows** that don't work well.
- Installation of **smoke and carbon monoxide detectors**.

WORK WE SOMETIMES CAN DO (WITH A DOCTOR'S NOTE)

- Repairs, replacement, or installation of **central A/C**.
- Construction of **handicap ramps**.
- Installation of accessible **toilets or showers**.
- Some home **accessibility repairs**.

WORK WE CAN'T DO

- Work that's purely for **cosmetic purposes**.
- Installation of **luxury** upgrades or materials.
- **Landscape work** that's for beautification purposes only.
- Repairs to detached garages, sheds, fences, or other structures on your property but **not attached** to your home.

WORK WE CAN'T DO

- Building of **additions**, or changes to your home's floorplan.
- Most repairs or replacements to household **appliances or medical equipment**.
- Repair or installation of cable or satellite **television, phone, or Internet** service.
- Repair or installation of **home security systems**.

WHO DOES THE WORK?

- Our **construction manager** will inspect your home and work with you to develop a scope of needed repairs.
- We'll bid the repairs to your home out to our list of licensed and insured **general contractors**.
- We'll aid you in **choosing a contractor**.
- We'll help **supervise** the contractor's work, complete **inspections** for payment, and **pay the contractor** as the work passes inspection.

HOW DO I APPLY?

- We have **application forms** here tonight!
- Complete the form, and **return** it as follows:
 - By mail or in-person to our office:*
1337 E. 5th St, Bethlehem, PA 18015
 - By email:* mhandzo@caclv.org
 - By fax:* (484) 821-2305
- We'll then reach out to **schedule a meeting** and discuss next steps.
- Applications are reviewed on a “**first-come, first-served**” basis.

WHO CAN I TALK TO?

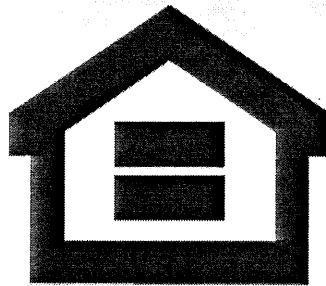
MIKE HANDZO

Coordinator

office: 1337 E. 5th St
Bethlehem, PA 18015

phone: (484) 893-1061

mhandzo@caclv.org



EQUAL HOUSING
OPPORTUNITY

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.

**ANY
QUESTIONS?**