

# HUD INCOME LIMITS FOR LEHIGH COUNTY

The 2018 income limits are as follows:

Family Size	Maximum Income
1	\$41,800
2	\$47,800
3	\$53,750
4	\$59,700
5	\$64,500
6	\$69,300
7	\$74,050
8	\$78,850



Department of Community & Economic Development  
Community Development Block Grant Program



Funding for this program is provided by a grant from the  
U.S. Department of Housing and Urban Development (HUD)

Lehigh County

CALL

LEHIGH COUNTY COMMUNITY DEVELOPMENT  
OFFICE

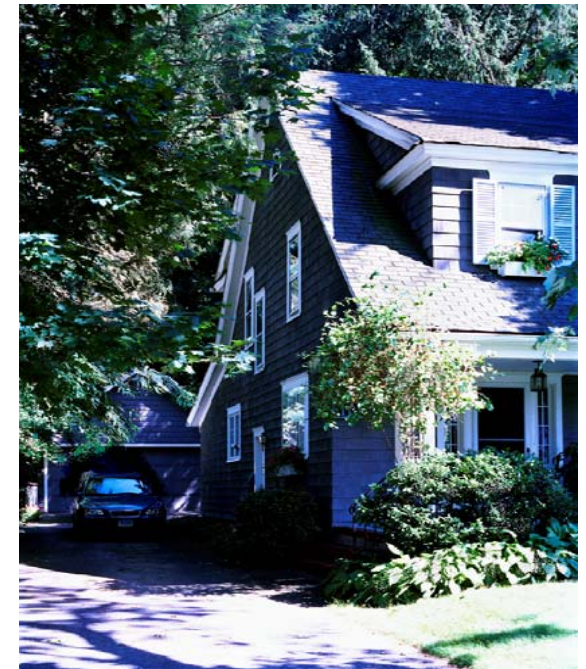
610-782-3565

TDD 610-871-2755

Lehigh County

## HOUSING REHABILITATION PROGRAM

Providing housing rehabilitation  
assistance to income eligible  
owner-occupied households in  
Lehigh County



## COUNTY-WIDE HOUSING REHABILITATION PROGRAM

Lehigh County has established a County-wide Housing Rehabilitation Program (CWHRP), which is designed to assist in improving Lehigh County housing. Program funds are used to provide as much as \$20,000 of rehabilitation assistance to income eligible, owner-occupants of single family homes, townhouses, and condominiums. Mobile homes cannot be assisted through the Program. Regarding townhouses and condominiums, Lehigh County will only make repairs to interior elements that are not covered by the Homeowners Association. Moreover, Lehigh County will not provide for units previously assisted with federal funds.

The assistance is governed by federal regulations and Lehigh County policies. Income guidelines are provided on the back of this brochure.

In general, financial assistance is available for the renovation or replacement of substandard heating, electrical and plumbing systems; some structural repairs and modifications; insulation and other improvements designed to reduce operational expenses; alteration to correct code violations and other repair work necessary for upgrading existing homes to standard condition.

The CWHR Program is funded through the Community Development Block Grant Program and provides assistance to eligible homeowners who:

- Meet household income criteria.
- Comply with application procedures and provide requested personal and financial information in a timely manner.
- Agree to adhere to program rules.
- Have a need to make home improvements to correct serious housing deficiencies.
- Live outside the city limits of Allentown and Bethlehem.

## HOW THE PROGRAM WORKS

Prospective applicants should call the County of Lehigh Community Development Office, who administers the County-wide, Housing Rehabilitation Program (CWHR) at 610-782-3565.

1. Identify yourself as a Lehigh County resident who would like to be placed on the Lehigh County Housing Rehabilitation Waiting List.
2. You will be contacted when your name reaches the top of the waiting list.

### YOU MUST RESPOND WITHIN 21 DAYS.

3. In order to proceed, you must complete an application, as well as submit personal information that includes, but is not limited to, income and asset verification for each person that currently resides in the home.
4. Once eligibility is determined, a Building Inspector will contact you to make arrangements to visit your home.
5. A work write-up will be created, which will enable qualified contractors to come to your home to prepare a written estimate for the repairs.
6. The bids will be analyzed to determine the lowest responsible bidder. The homeowner has the option to choose a higher bidder by agreeing to pay the bid differential.
7. The homeowner must sign a depreciating five-year lien. The lien will be forgiven after five years of continuous ownership. If the home is sold during this period, the lien is paid off at a prorated amount.
8. Once a lien and contract are signed by the homeowner the work commences.

## ELIGIBILITY SCREENING

To determine whether this program will suit your needs ask yourself the following questions:

- Do I own my home and reside in the property to be rehabilitated?
- Have I lived there at least 2 years?
- Would I certify that I have not been previously served by the County or by any other municipal Housing Rehabilitation Program? (It is the policy of the County to serve homeowners one time.)
- Do I meet the income eligibility criteria that is given in this brochure?
- Am I willing to sign a lien equal to the amount of assistance that is provided to improve my home?
- Do I currently own less than \$50,000 in liquid assets?
- Do I have a minimum of 10% equity in my home?
- Do I understand that the Housing Rehabilitation Program will only repair structural damage or replace equipment that is necessary for occupancy of my home; i.e., no cosmetic repairs, no additions, no garages?
- If it is determined that there is lead-based paint in my home, would I be willing to relocate while the associated hazards are removed?
- Do I understand that there is a waiting list?

If you answered yes to all of these questions, then you may be eligible to participate in the County-wide Housing Rehabilitation Program.

### Lehigh County

CALL

LEHIGH COUNTY COMMUNITY DEVELOPMENT OFFICE

610-782-3565

TDD 610-871-2755



### **County-Wide Housing Rehabilitation Program**

Need renovations to improve energy efficiency or to bring your home up to code? Need a new roof, windows, or heating system? If you own the single-family home you live in and if you are income eligible (see below), consider adding your property to Lehigh County's **County-Wide Housing Rehabilitation (CWHR)** Program wait list. The program offers no interest, no repayment loans if you continue to live in the home for five years. For more details, call the Lehigh County Office of Community & Economic Development at **(610) 782-3565**. The friendly staff will discuss the program with you and give you more information.

<u>Family Size</u>	<u>2018 Income Limit</u>	(Income is calculated based on your current sources of income. Value of assets are not considered in the calculation of income.)
1	\$41,800	
2	\$47,800	
3	\$53,700	
4	\$59,700	
5	\$64,500	
6	\$69,300	
7	\$74,050	
8	\$78,850	