

Appendix A: Housing Assistance Resources (See Figures on the following pages)

Figure 15-1: Summary of Housing Assistance Programs

Program	Source	Summary	Eligibility	Contact	Amount
First Time Homebuyers Program	County	Provides education in addition to direct financial assistance to low- and moderate-income homebuyers.	Low- and moderate-income homebuyers, whose income does not exceed 80% of the area median income. Financial counseling and homeownership training are prerequisites to receiving down payment and closing cost assistance.	Housing Partnership Development Corp. (610) 518-1522	Maximum loan of \$6,500 for purchase in a township. Maximum loan of \$10,000 for purchase in Coatesville or in a Borough.
Home Maintenance Program	County	Provides assistance to homeowners who are age 60 or older with moderate home repairs and modifications such as roof, minor plumbing, flooring repairs, and general repairs that may improve the physical functioning of the elderly individual(s).	The eligible applicant must be the owner of the home and the household's annual gross income must not exceed 80% of the median area income.	Housing Partnership Development Corp. (610) 518-1522	The maximum amount of funding per single family dwelling unit is \$4,500.
Home Modification Program	County	Provides assistance to individuals with permanent disabilities in making their current residence more accessible. Modifications may include, but are not limited to, ramps, lifts, door and hallway widening, kitchen and bathroom modifications, visual doorbells, audio phones and visual phone signalers.	The eligible applicant must have a verifiable permanent disability. The household's annual gross income must not exceed 80% of the median area income.	Residential Living Options (610) 518-6242	-
Housing Rehabilitation Program	County	Helps low to moderate-income homeowners correct local code violations in their homes. Violations may include, but are not limited to, structural, plumbing, heating, and electrical problems.	The eligible applicant must be the owner of the home and the household's annual gross income must not exceed 80% of the area median income.	Housing Partnership Development Corp. (610) 518-1522	The maximum amount of funding per single family dwelling is \$30,000.
Section 8 and Housing Voucher Rent Assistance	County	Administers the Section 8 rent assistance program, which is ongoing rent assistance for low-income people, and public housing, which is permanent rental housing, in Chester County.	Low-income individuals.	Housing Authority of Chester County (610) 436-9200	-
Weatherization Assistance Program	County	Provides a free high-tech computerized assessment of energy use and air leakage. Using the results of the assessment, a trained crew will visit the house to tune up the furnace, and install insulation, weather stripping, and pipe wrap as needed.	The household's annual gross income must not exceed 150% of the poverty level.	Housing Development Corp (800) 732-3554	Free to qualified households.
American Dream Downpayment Program	County/ Federal	Provides communities with grants to help homebuyers with the downpayment and closing costs.	Eligible applicants must apply through the Chester County Department of Community Development.	Chester County Department of Community Development (610) 344-6900	-

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Community Development Block Grant Program (CDBG)	County/ Federal	Provides grant assistance and technical assistance to aid communities in their community and economic development efforts. Uses: <ul style="list-style-type: none"> • Housing rehabilitation • Public services • Community facilities • Infrastructure improvement • Development and planning 	Eligible applicants must apply through the Chester County Department of Community Development.	Chester County Department of Community Development (610) 344-6900	-
Emergency Shelter Grant Program	County/ Federal	Provides grants to local governments and non-profit organizations to assist in creating or rehabilitating shelter space for the homeless.	Eligible applicants must apply through the Chester County Department of Community Development.	Chester County Department of Community Development (610) 344-6900	\$50,000 minimum and no maximum amount.
HOME Investment Partnerships Program	County/ Federal	Provides local governments with loan assistance and technical assistance to expand the supply of decent and affordable housing for low- and very low-income Pennsylvanians.	Eligible applicants must apply through the Chester County Department of Community Development.	Chester County Department of Community Development (610) 344-6900	-
Rent Assistance	County/ Federal/ State	Provides a one-time emergency rent assistance program to help low-income families and individuals pay back rent to avoid eviction or pay a security deposit to obtain an apartment.	Low-income families and individuals.	Chester County Cares (610) 436-4040	-
Mortgage Insurance for Housing in Older, Declining Areas	Federal	Assists in the purchase or rehabilitation of housing in older, declining urban areas.	For single family purposes, an individual or family is eligible to apply through HUD approved mortgagees. Multifamily sponsorship is determined by applicable program requirements.	HUD Regional Office (215) 656-0500	-
Self-Help Homeownership Opportunity Program	Federal	To facilitate and encourage innovative homeownership opportunities through the provision of self-help housing where the homebuyer contributes a significant amount of sweat equity toward the construction of the dwellings.	Funds are awarded competitively to national or regional nonprofit organizations or consortia that have experience in providing self-help housing homeownership opportunities.	HUD Regional Office (215) 656-0500	Eligible expenses are land acquisition and infrastructure improvements, which taken together may not exceed an average of \$10,000 in assistance per dwelling.

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Closing Cost Assistance Program	Pennsylvania Housing Finance Agency (PHFA)	Helps borrowers qualifying in the Agency's Lower Income Homeownership Program meet the financial requirements of a real estate settlement. This assistance is a no-interest second mortgage that does not require repayment until the first mortgage is paid in full or the home is sold, refinanced or transferred (except transfers by inheritance or between spouses).	<ol style="list-style-type: none"> 1. Must be a first-time homebuyer. 2. Meet all the requirements, including income and purchase price limits, of the Lower Income Homeownership Program. 3. May not have liquid assets that exceed \$1,200 after closing. 4. May not have an interest in any other real estate or business, except for a business which is the borrower's primary source of income. 	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	Eligible borrowers may receive as much as \$2,000.
Access Downpayment and Closing Cost Assistance Program	Pennsylvania Housing Finance Agency (PHFA)	Provides mortgage loans to assist persons with disabilities or who have a family member(s) living in the household with disabilities who are purchasing homes and need downpayment and closing cost assistance. This program provides a deferred payment loan, with no interest. The loan becomes due and payable upon sale, transfer, refinance, payoff of the first mortgage or non-owner occupancy of the property.	Persons with disabilities or who have a family member(s) living in the household with disabilities.	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	Not less than \$1,000 and no more than \$15,000.
FHA 203(k) Program	Pennsylvania Housing Finance Agency (PHFA)	Assists homeowners to purchase houses in need of repair, modernization or modifications needed to enhance accessibility. Loan proceeds can be used to acquire property and to finance improvements, with the mortgage amount calculated on the projected value of the property with the work completed.	-	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	-
Homeowner's Emergency Mortgage Assistance Program	Pennsylvania Housing Finance Agency (PHFA)	Provides short-term, temporary funding to cure loan delinquencies, by providing mortgage payments to lenders on behalf of qualifying homeowners for up to 24 months.	Recipients must meet eligibility guidelines defined in state law (35 P.S. Section 1680.401 et seq, as amended). Repayment of assistance is required.	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	May not exceed \$60,000.00, nor may it exceed 24 months of assistance.
Homeownership Choice	Pennsylvania Housing Finance Agency (PHFA)	Aids in the construction of new single-family homes in urban areas by helping turn neglected neighborhoods into attractive places to live.	Requires a sponsoring partnership of a municipal entity, a for-profit builder / developer and a non-profit builder developer.	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	Support must be matched on a 1:1 basis by local applicants. Of this amount, a minimum of fifty percent should be contributed by local government.

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Homestead Second Mortgage Program	Pennsylvania Housing Finance Agency (PHFA)	Provides no-interest second mortgage loans that require no regular monthly payment. Repayment of this loan is required upon full repayment of the first mortgage, sale, transfer, refinancing, or non-owner occupancy. (Can not be used within Chester County)	Applicants must meet certain income limits and home purchase price limits and the house they purchase must meet other property guidelines specified by federal rules.	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	Qualifying homebuyers can borrow between \$1,000 and \$15,000 to help with down payment and closing costs.
Lower Income Homeownership Program	Pennsylvania Housing Finance Agency (PHFA)	Provides year round availability for below-market rate financing, below-market origination fees and closing cost assistance.	First-time homebuyer (have not owned a home in the previous three years).	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	Maximum purchase price: New-\$150,000 Existing-\$125,000 (Chester County)
Multi-Family Rental Housing Program	Pennsylvania Housing Finance Agency (PHFA)	Provides construction and permanent loan financing for rental housing developments.	<u>Construction Loan Program</u> : Makes below market-rate construction loans available to sponsors of rental housing projects who have permanent take-out financing from other lenders. <u>Low Income Housing Tax Credits</u> : Provides owners of and investors in affordable rental housing developments with tax credits that offer a dollar-for-dollar reduction in their tax liability. The credit may be taken for up to ten years. Tax credits are usually sold to investors with the proceeds used to cover project costs.	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	<u>Construction Loan Program</u> : At least 20 percent of the residents must have incomes that do not exceed 80 percent of the area's median income.
PennHOMES	Pennsylvania Housing Finance Agency (PHFA)	Offers interest-free, deferred payment loans to support the development of affordable rental housing for lower-income residents.	Eligible sponsors include individuals, joint ventures, partnerships, limited partnerships, trusts and corporations, and may be for-profit or nonprofit entities.	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	Funding is limited, and applicants are encouraged to make maximum use of other public and private financial resources.
Statewide Homeownership Program	Pennsylvania Housing Finance Agency (PHFA)	Provides PHFA-financed, 30-year, fixed rate home mortgage loan for first-time homebuyers.	First-time homebuyer (have not owned a home in the previous three years) OR now own or previously owned a home, but plan to buy a house in one of the 39 Target County Areas. (Chester County is not a Target County.)	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/pr ograms	Maximum purchase price: New-\$210,000 Existing-\$175,000 (Chester County)

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Disability Access Modification Loan Program	Pennsylvania Housing Finance Agency (PHFA) and Fannie Mae	Offers assistance to persons with disabilities, or who have (a) family member(s) with disabilities living with them, who want to be homeowners. It provides fully amortizing, 30-year, fixed rate conventional first mortgages for the purchase of homes, along with second mortgage loans for financing accessibility modifications.	Persons with disabilities or who have a family member(s) living in the household with disabilities.	PHFA's toll-free hotline: 1-800-822-1174. http://www.phfa.org/programs	Not less than \$1,000 and no more than \$10,000.
Brownfields for Housing	State	Provides state-funded grants for affordable housing activities in previously developed areas to those counties that administer Act 137 Affordable Housing Trust Funds. The initiative funds housing activities eligible under the Communities of Opportunity Program for new or rehabilitated housing developments, but only on previously developed sites in core communities.	Counties with local Act 137 Affordable Housing Trust Funds.	Brenda Bubb at 717-720-7468 or bbubb@state.pa.us	Annual allocations determined by formula.
Communities of Opportunity Program	State	Provides state-funded grants for community revitalization and economic development activities that occur on a local level. It also funds projects that assist with community revitalization for housing and low-income housing.	Local governments, redevelopment authorities, housing authorities, and non-profits on a case by case basis.	Aldona Kartorie at 717-720-7409 or akartorie@state.pa.us	There is no minimum or maximum amount and grants average between \$150,000 to \$200,000.
Pennsylvania Access Grant Program	State	Provides low- and moderate-income persons with permanent disabilities increased accessibility in their current home by undertaking modifications to the home.	Redevelopment authorities and units of local government.	Aldonia Kartorie at 717-720-7409 or akartorie@state.pa.us	There are no minimum or maximum grant amounts. Grants average \$150,000.
Habitat for Humanity of Chester County	Private	Provides basic, well-built, affordable, owner-occupied housing with God's people in need - in a way that builds hope, dignity, and independence, develops partnerships, encourages community, involves Christians and others of goodwill and cooperates with other organizations so that God's love is shared and celebrated.	<p>Habitat homeowners qualify based on a set of equal opportunity criteria, which include:</p> <ul style="list-style-type: none"> • A compelling need for better housing conditions; • A steady income and ability to pay a monthly mortgage; and • A willingness to invest their time (sweat equity) in the building of their own homes, as well as other Habitat houses. • Habitat homeowners are carefully selected through an extensive screening process. • Habitat homes are purchased by low-income families using an HfHCC no-interest mortgage of 20 years for the full purchase price of the home. 	Habitat for Humanity of Chester County, Inc. (610) 384-7993	The cost of a Habitat house is approximately \$68,000. The price of the home is determined by the costs expended directly for materials and non-contributed labor plus apportioned administrative costs.

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Home Repair Program	Private/County	Provides assistance to homeowners for home repairs.	The eligible applicant must be the owner of the home and the household's annual gross income must not exceed 150% of the poverty level.	Good Works, Inc. (610) 383-6311	The estimated cost of repairs is generally under \$5,000 per household served.
Homeshare - YWCA	Private/County	Operates a homeshare program which matches homeless and low-income homeseekers throughout Chester County with homeowners who have extra living space in their homes.	Homeless and low-income homeseekers throughout Chester County.	YWCA of Greater Chester County (610) 692-3737	-
Federal Home Loan Bank of Pittsburgh	Private/Public	Enables member financial institutions to assure the flow of credit and other services for housing, community development and other general community banking needs. Programs include: <ul style="list-style-type: none"> • Affordable Housing Program • Community Lending Program • Home Buyer Equity Fund 	<p><u>Affordable Housing Program</u>: Supports projects that provide affordable housing to individuals and families whose incomes are defined as low (51 to 80 percent of area median) or very low (50 percent and below of area median).</p> <p><u>Community Lending Program</u>: Offers loans to member financial institutions for community and economic development projects that create housing, improve business districts, and strengthen neighborhoods.</p> <p><u>Home Buyer Equity Fund</u>: Addresses the funding needs of low-income homebuyers. Specifically designed for first-time buyers, provides grant assistance — provided through member financial institutions — to be used for down payment and closing costs to families at or below 80 percent of the area median income.</p>	Federal Home Loan Bank of Pittsburgh (412) 288-3400	-

Source: Chester County Planning Commission, 2004

Resources.

Federal

US Department of Housing and Urban Development <http://www.hud.gov>

State

PA Department of Community and Economic Development <http://www.inventpa.com/>
Pennsylvania Housing Finance Agency <http://www.phfa.org/programs>

County

Chester County Department of Community Development <http://www.chesco.org/ccdcd/housing.html>

Other

Habitat for Humanity of Chester County <http://www.habitatchestercountypa.org/>
Good Works, Inc. <http://www.goodworksinc.org/>
YWCA-Homeshare <http://home.ccil.org/~bettyl/homeshar.html>
Chester County Cares <http://www.cseccares.org/English/ProgramsnServices.html>
Federal Home Loan Bank of Pittsburgh <http://www.fhlp-pgh.com/>
Coatesville Area Hope VI Revitalization Program <http://www.cnu.org/pdf/Scanga.pdf>