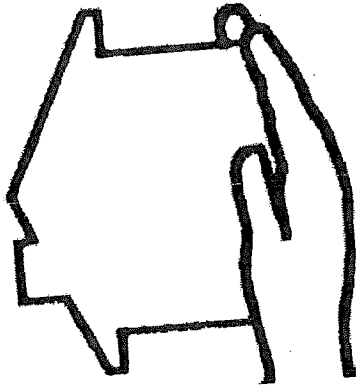


Welcome Home!



Homeownership Programs

Rehabilitation Programs  Homebuyer Programs

"Rebuilding Harrisburg, One Home at a Time"

City of Harrisburg
Department of Building & Housing Development
Bureau of Housing

*The City of Harrisburg requires all purchasers to participate in an approved 8-hour first-time homebuyer certification course.

Mayor Linda D. Thompson - Harrisburg City Council

Homebuyer Assistance Programs

Homeownership Impact Loan
Contact: Mark Stone
255-6419

The Homeownership Impact Loan (HIL) Program provides the opportunity for stable renters to purchase the single-family house they are currently renting.

The primary goal of the program is to help buyers build equity in their property. The HIL provides a forgivable loan up to \$10,000 which can be used to increase your downpayment, for closing costs, or to finance immediate improvements to your home.

If you have little to no experience buying or selling real estate, contact a professional real estate broker or attorney.

Homeownership As Wealth Program
Contact: Mark Stone
255-6419

The First-Time Homebuyer Program promotes homeownership for low and moderate income first-time homebuyers. The program is intended to assist property purchasers by providing financial and technical assistance in purchasing a home for the first time. The city will provide an interest-free, deferred loan not to exceed \$10,000.

Loans will be payable to the City of Harrisburg upon transfer of property title. Loans are forgivable upon demonstrated (ten 10) years of successful occupancy from the date of ownership. Recipient of HOME funds are required to maintain the unit as their principal residence for the duration of the deferred loan period. In the event the property is sold or disposed of in any other manner, the HOME loan shall be immediately due and payable to the City according to the terms of the Mortgage & Mortgage Note.

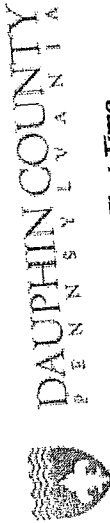
The Department of Building and Housing Development's mission is to enhance the quality of life in Harrisburg through the development of strong neighborhoods, the creation of a viable difference in the appearance of the City and support for the growth and vitality of our economic and community base.



Homebuyer Assistance Programs

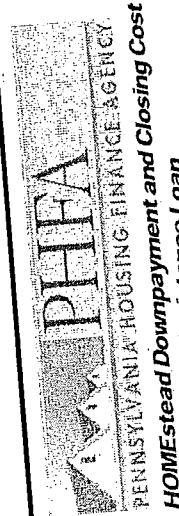
Harrisburg Fair Housing Council
238-9540

The Capital Region Fair Housing Council (CRFHC) has monthly workshops which are an eight-hour informational workshop directed toward the first time homebuyer. It is held once a month and awards a certificate of completion to participants who attend all three scheduled sessions. This certificate may entitle the holder to special financing options or grants in the purchase of their new home.



Dauphin County First-Time Homebuyer's Program
780-6253

The First-Time Homebuyer's Program provides second or subordinated loans to eligible first-time buyers of Dauphin County homes. Applicant's must complete the Capital Region Community HomeBuyers Coalition Workshop in order to qualify for assistance. The maximum amount received is \$3,500 per home and the loan can be used toward the price of the house and/or closing costs. Contact Dauphin County Department of Community and Economic Development for more information.



HOMEstead Downpayment and Closing Cost Assistance Loan
Contact: Mark Stone
255-6419

Homebuyers eligible for the HOMEstead program may qualify for up to \$15,000 in downpayment and closing cost assistance in the form of a no-interest, second mortgage loan. HOMEstead funds in an amount up to \$14,999 are forgiven at 20% per year over five years. The minimum loan amount is \$1,000. The first mortgage is provided by PHFA at the same rate as the Keystone Home Loan PLUS program.

Program requirements and funding availability are determined by PHFA.

Homeowner Rehabilitation Programs

Home Improvement Program (HIP) Single-Family Rehabilitation Program

Low-to-moderate income homeowners are eligible for rehabilitation grants and/or loans using CDBG funds. The HIP is aimed at repairing code violations and repair/update major home systems.

This program is available Citywide. There are no application fees. Homeowners whose household income is less than 50% of the area median income may qualify for a grant of up to \$20,000, plus a repayable loan of up to \$5,000. Homeowners whose income is 51% to 80% of the area median income may qualify for a repayable loan of up to \$25,000.

In addition, homeowners with children age six (6) and under with elevated blood levels (lead poisoning and/or homeowners with children under age six (6) whose home has a lead hazard may qualify for an additional grant for lead hazard control/abatement measures plus temporary relocation expenses.

For more information on terms and procedures, please call Steven Thompson at 717.255.6419.

Homeownership Emergency Loan Program (HELP)

Emergency Rehabilitation Program

Through this program, the HELP provides assistance to homeowners who need emergency repairs for substandard housing conditions. Substandard conditions include those posing a serious threat to the health,

safety or welfare of the household that affect the immediate livability of the home. Emergency assistance shall be granted based on priority and eligibility of emergency.

The level of assistance is limited solely to the amount required to address the specific emergency. The maximum amount of assistance per household may not exceed \$5,000.

Accessibility modifications needed for the elderly and disabled are also eligible under this program. These improvements must directly affect the immediate livability of the home.

For more information on terms and procedures, please call Steven Thompson at 717.255.6419.

Operation Front Porch Program

Facade Program

Low-to-moderate income homeowners are eligible for rehabilitation grants and/or loans using CDBG funds. Operation Front Porch is aimed at repairing the front of the home.

This program is available Citywide. There are no application fees. Homeowners whose household income is less than 50% of the area median income may qualify for a grant of up to \$10,000. Homeowners whose income is 51% to 80% of the area median income may qualify for a repayable loan of up to \$10,000.

Priority for assistance is given to households headed by the elderly and/or disabled.

For more information on terms and procedures, please call Damian Slaughter at 717.255.6419.

Lead Hazard Control Program (Lead)

The City of Harrisburg has received funds from the U.S. Department of Housing and Urban Development to remove lead hazards. These funds (up to \$9,000) are to be used to make homes lead safe where a child under 6 lives or visits up to 60 hours annually, at no cost to the homeowner.

The resident family must be low-income (see income limits below) to qualify, and must provide income verification. The property must be owner-occupied, and a copy of the property deed must be submitted. A child under the age of 6 or a pregnant woman must reside in the property. Families with a lead-poisoned child will be given first priority, followed by families with children under the age of 6, and families with a pregnant woman.

The Childhood Lead Poisoning Prevention Program will provide lead hazard control through our staff or by private lead abatement contractors. The family must not be in the home while the work is in progress. Landlords may relocate residents to another property. The City will provide assistance up to \$1,250; however, clients who can live temporarily with a friend or relative will receive services first.

For more information on terms and procedures, please call Damian Slaughter at 717.255.6419.

HOMEOWNER ELIGIBILITY

Family Size	Annual Income
1	\$39,700
2	\$45,350
3	\$51,000
4	\$56,650
5	\$61,200
6	\$65,750

program year 2013