LUZERNE COUNTY HOMEOWNERSHIP PROGRAM

OBJECTIVE: The objective of the Luzerne County’s Homeownership Program is to create affordable home buyer opportunities for low to moderate income persons. The goals of the program are as follows:

- The creation of decent, affordable housing units in areas of the County that have seen a decline in home ownership;
- Removal of blighted conditions in residential neighborhoods;
- Neighborhood revitalization;
- Creation of mixed income neighborhoods;

ELIGIBLE FUNDING RECIPIENTS: Non-profit community based organizations and for profit developers.

ELIGIBLE ACTIVITIES: Funds will be provided for the following activities:

- Acquisition and/or rehabilitation of existing properties
- New construction
- Infill housing
- Acquisition and demolition of sub-standard properties for purposes of new construction will be considered

Preference will be given to project that promote mixed income neighborhoods, revitalization of deteriorated neighborhoods, as well as, Energy Star rated homes.

ELIGIBLE COSTS: Costs to acquire, rehabilitate, demolish and construct housing are eligible for funding.

PROGRAM FINANCING: Dollars will be provided to fill a funding gap in a project. The amount and terms of funding for a specific project will be determined upon review of the proposal submitted and be based on the type of financing required (i.e. short term interim construction financing, financing to write down the cost of a home to make it affordable, etc.). The maximum amount of funding will be no more than is necessary to make the project affordable for low and moderate income persons up to 100% of median income. County funding dollars invested in a project shall be secured by a lien on the property.

PROGRAM MECHANICS: Potential developers must submit an application to the County, along with required supportive documentation, including evidence of other funding sources, a clear scope of work, site plan and cost estimate for the project. There will be a minimum of 30
days for the Office of Community Development to determine if the project is eligible and to ensure availability of funds. If approved, a preliminary approval letter will be issued to the developer. A loan agreement will then be prepared by the County and provided to the County Manager for final approval. County funds will not be made available until a loan closing has been held.

ADDITIONAL PROGRAM REQUIREMENTS:

- The project must be ready to commence within 6 months from approval.
- Ownership of County funded homes must be transferred to eligible homebuyers within 24 months of completion.
- HOME affordability requirements must be passed on to the eligible homebuyer and will be enforced through a lien placed on the home by the County.
- All HOME units must be inspected upon completion to ensure they meet State and local code.
- All projects utilizing County funds derived from the Federal government will be required to comply with Federal Labor Standards, including Davis Bacon Act, lead based paint requirements, as well as, any applicable regulations.

No person shall be discriminated against because of race, color, religion, sex, national origin, age, disability, or familial status.

FOR FURTHER INFORMATION CONTACT:

Luzerne County Office of Community Development  
54 West Union St., Wilkes-Barre, PA 18701  
Wilkes-Barre – (570) 824-7214