



## **LUZERNE COUNTY'S EMERGENCY HOME REHABILITATION PROGRAM**

**OBJECTIVE:** Emergency Home Rehabilitation Program provides assistance to eligible homeowners in situations that create unexpected and immediate danger to the health and well being of the occupants of the home. Situations that would require a family to immediately vacate their homes and/or prevent them from returning if not addressed would also be considered for assistance. The Emergency Home Rehabilitation Program is designed to address only those items that meet the objective of the program and is not intended to be a home rehabilitation program.

**ELIGIBLE ACTIVITIES:** Examples of an emergency situation are, no heat or water, hazardous electrical conditions, lead based paint hazards in the home of a child under 6 with elevated blood lead levels, severe lead based paint hazards, accessibility issues, or other factors determined by the inspector that create an immediate threat to the occupants or could lead to severe deterioration of the home.

**ELIGIBLE PARTICIPANT:** Participants in the Emergency Home Rehabilitation Program must meet the following criteria for participation:

- Applicant must own and occupy the home
- Household income must be at or below 80% of median income for the area, as established by HUD.
- If the property is owned by a non-resident co-owner, the co-owner must sign all documents including, an agreement, mortgage and promissory note.

**ELIGIBLE PROPERTY:** In order for a property to be eligible for emergency home rehabilitation the following criteria must be met:

- The property must be located in Luzerne County, outside the Cities of Wilkes-Barre, Hazleton, Pittston and Nanticoke.
- The property must be a single family home. If the property consists of a double block home, the emergency work can only be performed on the owner occupied side of the home. In the case of a mobile home, the home must be on a permanent foundation and the homeowner must own the land on which the home is situated.

**PROGRAM FINANCING:** Funding, in an amount necessary to rectify the emergency situation, will be provided in the form of a non-interest bearing forgivable loan. A lien will be placed on the home for the 5 year term of the loan. The loan shall be forgiven 20% per annum over the 5 year period. If the property owner sells the home or transfers ownership prior to the expiration of the 5 year term, the unforgiven balance must be repaid to the County. CEO and/or the County reserve the right to reject any application if it is determined that the necessary repairs are cost prohibitive or exceed the value of the home or a determination is made that to rectify the

emergency situation would not be a prudent use of County funds. When applicable, CEO shall link the homeowner with appropriate agencies for guidance in attaining alternative housing options.

**LEAD BASED PAINT HAZARD REDUCTION:** Lead based paint hazard reduction activities will be considered under the Emergency Home Rehabilitation Program in instances where the inspector determines that severe lead hazards exist in a home or where lead hazards exist in the home of a child under 6 with elevated blood lead levels. When emergency work consists of lead hazard reduction activities, CEO shall comply with all requirements of the County's Lead Hazard Reduction Program. Contractors completing lead hazard reduction activities must be licensed and insured lead abatement contractor as required by the County's lead program.

**PROGRAM MECHANICS:** Participants will contact the Commission on Economic Opportunity (CEO) who will take preliminary information from the homeowner. CEO will then determine if an emergency situation exists. The homeowner will complete an application and submit it to CEO. CEO will prepare work specifications, cost estimate and obtain bids to complete the work. Once the contractor is selected closing documents will be signed and the work will commence. Once work is completed CEO will complete a final inspection.

#### **ADDITIONAL PROGRAM REQUIREMENTS**

- Property taxes must be current. If not current, Applicant must submit a copy of the approved payment plan with the County.
- If property is in a floodplain, applicant must provide evidence of flood insurance.

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