

2017

City of Scranton, Pennsylvania
Office of Economic and Community Development

Rental Rehabilitation Program

Rental
Rehabilitation
Program



City of Scranton's Office of Economic and Community Development
Municipal Building
340 North Washington Avenue
Scranton, PA 18503
570/348-4216

William Courtright, Mayor

Linda B. Aebli, Executive Director; OECD

6/1/2017

City of Scranton
OECD



City of Scranton
Office of Economic and Community Development (OECD)
Rental Rehabilitation Program (RRP)
Funded through the United States Department of Housing and Urban
Development's HOME Investment Partnership Program (HOME Program)

The Rental Rehabilitation Program (RRP) was initiated by the City of Scranton's Office of Economic and Community Development Department (OECD) in response to the local need for standard rental housing that is affordable to low income tenants. RRP provides owners of substandard residential rental property assistance in the form of deferred payment loan financing for the rehabilitation of these properties. Technical assistance is also provided. Single-family (up to four units) properties are eligible for this Rental Rehabilitation Program. Owners of the rental housing may be private individuals, public agencies, or nonprofit organizations. New construction of multi-family rental housing, group homes, student housing are not eligible for this program at this time.

Funding for the RRP is provided primarily through the U.S. Department of Housing and Urban Development's HOME Investment Partnerships Program (HOME Program). The HOME Program provides federal funds to state and local governments to increase the availability of affordable housing nationwide.

Deferred Payment Loan (DPL) – A deferred payment loan is an interest free, forgivable loan that requires no monthly payments as long as all Program requirements are met. The maximum Deferred Payment loan is \$10,000 per unit. The balance will be forgiven in full at the end of the affordability period as long as program requirements are met to the end of the affordability period. In order to protect the City, a mortgage will be placed upon the property for the length of the affordability period.

HOME Investment per Unit	Length of the Affordability Period
Less than \$15,000.00	5 Years
\$15,000.00 - \$40,000.00	10 Years
More than \$40,000.00	15 Years
New construction of rental housing	20 Years

City of Scranton
Office of Economic and Community Development (OECD)
Rental Rehabilitation Program (RRP)
APPLICATION

Date: _____

APPLICANT

Applicant Name: _____

Applicant Address: _____

Applicant Information: Cell: _____ **Home:** _____

Email: _____

Social Security Number: _____

CO-APPLICANT

Applicant Name: _____

Applicant Address: _____

Applicant Information: Cell: _____ **Home:** _____

Email: _____

Social Security Number: _____

To the best of my/our knowledge, the information supplied to you for the completion of this form is true and accurate. Any false statements made knowingly and willfully may subject the signer(s) to penalties under section 1001 and 1010 of title 18 of the United States Code.

Applicant Signature **Date**

Co-Applicant Signature **Date**

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OWNERSHIP/PARTNERSHIP

Partnership/Ownership Name: _____

Partnership/Ownership Address: _____

Telephone Number: _____

Email: _____

Legal Status of Ownership Entity: _____

Federal Tax ID Number (Not Social Security Number): _____

PROPERTY INFORMATION

Property Address: _____

Number of Units: _____

Is the property owner occupied: YES _____ NO _____

Are all units currently under rental agreements: YES _____ NO _____

Are any of the tenants receiving Housing Choice Vouchers: YES _____ NO _____

Are you currently up to date with the City of Scranton's Rental Registration Requirements: YES _____ NO _____ **If not, please explain:** _____

Are you up to date with the City of Scranton Refuse Fee: YES _____ NO _____

Are you up to date with the City of Scranton's Real Estate Taxes: YES _____ NO _____

Has this property ever been condemned: YES _____ NO _____

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Applicant Signature **Date**

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APPLICATION

TENANT INFORMATION (IF APPLICABLE)

	<u>LIST ALL INDIVIDUALS IN HOUSEHOLD INCLUDING SELF</u>	<u>DATE OF BIRTH</u>	<u>SEX</u>	<u>AGE</u>	<u>RELATIONSHIP TO APPLICANT</u>	<u>ELDERLY</u>	<u>DISABLED</u>
<u>1</u>						<input type="checkbox"/>	<input type="checkbox"/>
<u>2</u>						<input type="checkbox"/>	<input type="checkbox"/>
<u>3</u>						<input type="checkbox"/>	<input type="checkbox"/>
<u>4</u>						<input type="checkbox"/>	<input type="checkbox"/>
<u>5</u>						<input type="checkbox"/>	<input type="checkbox"/>
<u>6</u>						<input type="checkbox"/>	<input type="checkbox"/>
<u>7</u>						<input type="checkbox"/>	<input type="checkbox"/>
<u>8</u>						<input type="checkbox"/>	<input type="checkbox"/>

<u>RACE</u>	<u>No.</u>	<u>ETHNICITY</u>	<u>No.</u>
<input type="checkbox"/> American Indian of Alaskan		<input type="checkbox"/> Hispanic American Indian or Alaska Native	
<input type="checkbox"/> Asian		<input type="checkbox"/> Hispanic Asian	
<input type="checkbox"/> Black or African American		<input type="checkbox"/> Hispanic Black or African American	
<input type="checkbox"/> Native Hawaiian or other Pacific Islander		<input type="checkbox"/> Hispanic Hawaiian or Other Pacific Islander	
<input type="checkbox"/> White		<input type="checkbox"/> Hispanic White	
<input type="checkbox"/> American Indian or Alaska Native and White		<input type="checkbox"/> Hispanic American Indian or Alaska Native White	
<input type="checkbox"/> Asian and White		<input type="checkbox"/> Hispanic Asian and White	
<input type="checkbox"/> Black or African American and White		<input type="checkbox"/> Hispanic Black or African American and White	
<input type="checkbox"/> American Indian or Alaska Native and Black or African American		<input type="checkbox"/> Hispanic American Indian or Alaska Native and Black or African American	
<input type="checkbox"/> Other		<input type="checkbox"/> Hispanic/Latino	
		<input type="checkbox"/> Russian	
		<input type="checkbox"/> Other	
		<input type="checkbox"/> Non-Hispanic or Latino	

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APPLICATION

INCOME ELIGIBILITY FOR TENANTS

IS YOUR TENANT ELIGIBLE?

In order for you to participate in the Scranton's Rental Rehabilitation Program; you must agree to rent to tenants that have an annual gross household income not to exceed the 60% Median Income. The 2017 limits are shown below. This income limit is per unit.

<u>HOUSEHOLD SIZE</u>	<u>INCOME LIMIT</u>
1 Person	\$25,020
2 Persons	\$28,560
3 Persons	\$32,160
4 Persons	\$35,700
5 Persons	\$38,580
6 Persons	\$41,460
7 Persons	\$44,280
8 Persons	\$47,160

Household income is the total anticipated gross annual income for the next twelve (12) months, of all persons who will be living in the household. The calculation is based on a household income as of the date of application, and does not include income received by full-time students in excess of \$480, unless the full time-student is the applicant purchasing the home. Please note you must meet the eligibility limits on the chart above, on the day of closing or your move in date.

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TENANT'S INFORMATION

The following documentation below **MUST** be included with your application to determine your income eligibility for each unit. Please return all completed signed forms in person to the City of Scranton's Office of Economic and Community Development, Scranton Municipal Building, 340 North Washington Avenue, Scranton, PA 18503 between the hours of 8:00 a.m. and 4:30 p.m. OECD will make copies of all originals. You will be receiving more income verification forms after we receive all the proper information. All forms must be filled out correctly. If not they will be returned. Please put a check mark (✓) if the following apply to you, or please write N/A on the line if they do not apply to you.

- _____ Last two (2) years signed income tax return (all 1040's, W-2's, bank interest, 1099's, etc.) Please be sure all parties sign the tax return or it will not be accepted!
- _____ Paystubs for last two (2) months (any documentation stating income amounts for all persons over 18 years of age living in the home excluding full-time students not purchasing the home)
- _____ Welfare, food stamps documentation (food stamps are not included in determining income, however, we need to verify receipt of benefits)
- _____ Unemployment documentation (check stub and computer run-off sheet from the Unemployment Office is needed)
- _____ Social Security Documentation (computer run-off sheet from Social Security Office)
- _____ Pension documentation
- _____ Child Support – Court statement and computer run-off sheet from Domestic Relations for all children.
- _____ Proof of U.S. Citizenship (i.e., birth certificate, certificate of citizenship) **MUST BE A U.S. CITIZEN TO RECEIVE FEDERAL ASSISTANCE**
- _____ Bank Statements – most recent two (2) months of statements on all checking, savings, stocks and bonds, money markets, certificate of deposit, etc.
- _____ Veterans Benefits
- _____ Black Lung
- _____ Divorce Decree and Settlement
- _____ If owner a property previously, copy of closing documentation
- _____ Any full time students age 18 and older (except the applicant) must have a letter from college stating the status as a full-time student and showing number of credits being taken during the current semester.
- _____ Life Insurance Policies