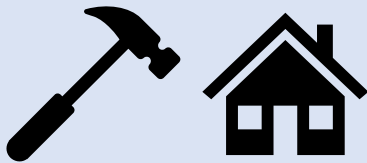


MONROE COUNTY OWNER-OCCUPIED HOUSING REHABILITATION

REHABILITATION STANDARDS:

Minimum Standards for housing rehabilitation will be adhered to the PA DCED Minimum Housing Rehabilitation Standards.

All repair work will meet minimum rehabilitation standards formatted to address single family owner-occupied homes. These standards will apply to all communities in the County of Monroe.



ELIGIBLE WORK CAN INCLUDE BUT IS NOT LIMITED TO:

Electrical & plumbing
Roofing & Siding
Heating systems
Structural repairs
Windows and/or Doors
Well or Septic Repairs
Insulation
Accessibility modifications.

Monroe County's Housing Rehabilitation Program is not intended to address maintenance issues or to be used for homeowners who intend to sell their home upon completion of rehabilitation.

For additional information contact: of the County of Monroe

701 Main Street, Suite # 502, Stroudsburg, PA 18360
(570) 421-4300

email: adminsecretary@monroecountyrda.org



MONROE COUNTY 2024 HOUSEHOLD INCOME LIMITS

<u>1 PERSON</u>	<u>2 PERSONS</u>	<u>3 PERSONS</u>
\$ 55,800	\$ 63,800	\$ 71,750

<u>4 PERSONS</u>	<u>5 PERSONS</u>	<u>6 PERSONS</u>
\$ 79,700	\$ 86,100	\$ 92,500

<u>7 PERSONS</u>	<u>8 PERSONS</u>
\$ 98,850	\$ 105,250

***Income Limits are subject to change as determined by HUD- effective -6/1/2024**

HOUSEHOLD ELIGIBILITY REQUIRMENTS:

1. Must be a U.S. Citizen
2. Must be a single-family dwelling unit in Monroe County, PA.
3. Dwelling must be owner-occupied.
4. Must certify that the dwelling unit is not being offered for sale, and is their primary residence, as indicated per County tax records.
5. Must not exceed the current household income levels. (at or below 80% of the median income established by HUD)
6. Mortgage must be current.
7. Property taxes, municipal utility bills (water/sewer) and HOA Annual Dues must be paid and current.
8. Proof of current Homeowners Insurance on dwelling.
9. Must not have any Federal, State or Municipal Tax Liens.
10. Household assets may not exceed \$100,000.

The Monroe County Owner-Occupied Housing Rehabilitation Program funding assistance is provided in the form of a 0% Interest deferred loan secured by a mortgage on the subject property and filed in the Recorder of Deeds-Monroe County in the same manner in which banks secure loans for a total of seven (7) years. (affordability period)

There will be no monthly or upfront payments required.

All deferred payment loans will become due and payable in full if the property is sold or transferred in any manner (i.e., death of property owner, sale of the home) during the affordability period.