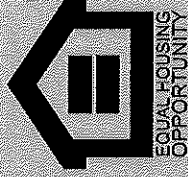


The Westmoreland County Owner-Occupied Housing Rehabilitation program is funded through the 2012 Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund and the Marcellus Shale Impact Fees. Westmoreland County is just one of 19 counties in the state to receive funding to improve the availability and affordability of housing in the Marcellus Shale region of the state.

For more information and an application contract:

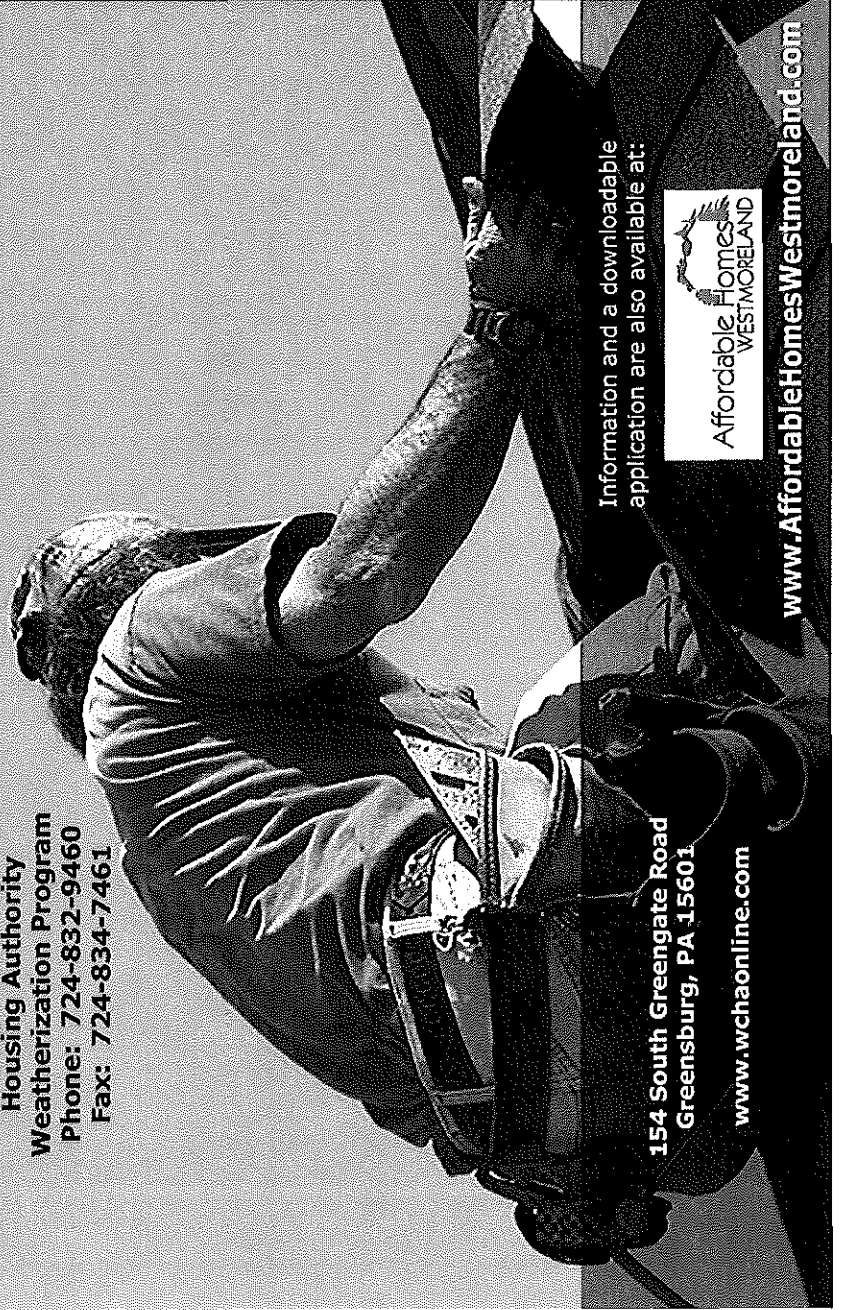
**Westmoreland County
Housing Authority
Weatherization Program
Phone: 724-832-9460
Fax: 724-834-7461**



Paid for by the
Westmoreland County
Commissioners

Do you need
HELP
to
REHAB
your home?

Learn more about the
**Westmoreland County
Owner-Occupied Housing
Rehabilitation Program**



Information and a downloadable application are also available at:



**154 South Greengate Road
Greensburg, PA 15601**

www.wchaonline.com

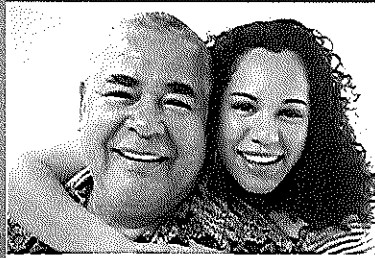


www.AffordableHomesWestmoreland.com

www.AffordableHomesWestmoreland.com

What is the Westmoreland County Owner-Occupied Housing Rehabilitation Program?

If you own and live in a home in Westmoreland County that has major code deficiencies, you may qualify for a new program offered by the Westmoreland County Department of Planning and Development in collaboration with The Westmoreland County Housing Authority Weatherization Program.



How can you qualify?

To be considered for the deferred, no interest loan program, applicants must meet eligibility requirements based on Westmoreland County residency, household income and owning and living in a home that needs to be rehabilitated.

Depending on household income, some applicants may be eligible for a "loan to grant" option as long as the household continues to own and occupy the residence for a specified period (5 to 10 years).

Income

A portion of the grant funding is designated for lower income residents with total household incomes less than 50% of the County Median Income. All other recipients may have incomes up to 200% of the County Median Income.

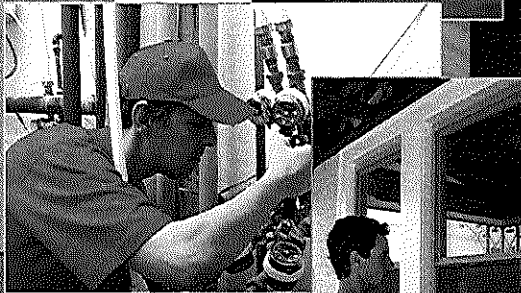
	Annual Gross Income below 50% County Median Income	Annual Gross Income 200% of County Median Income
1 Person	\$23,000	\$91,840
2 People	\$26,250	\$104,960
3 People	\$29,550	\$118,080
4 People	\$32,800	\$131,200
5 People	\$35,450	\$141,696
6 People	\$38,050	\$152,192

Based on 2014 Median Income

Rehabilitation assistance will be targeted to homes that are code deficient and may need a new roof, rewiring, plumbing fixtures, new HVAC, or help with water damage.

The Westmoreland County Housing Authority Weatherization Program will be responsible for:

- Reviewing your application
- Determining income eligibility and ability to repay loans
- Inspecting eligible properties
- Determining the scope of work including detailed specifications and cost estimates
- Performing the actual rehabilitation work



FACT SHEET

Name of Program

Westmoreland County Owner-Occupied Housing Rehabilitation Program

How is the program funded?

The rehabilitation program will use funds made available through the 2012 Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund and the Marcellus Shale Impact Fees. Westmoreland is one of only 19 counties in the state to receive funding.

How much money is available through the program?

Westmoreland County received \$125,000 from the PHARE fund and matched it with \$50,000 from the Affordable Housing Trust Fund for a total of \$175,000.

What is the Affordable Housing Trust Fund?

The Affordable Housing Trust Fund was established by the county, through fees collected by the Recorder of Deeds Office, to assist with the acquisition and development of affordable housing for Westmoreland County residents.

Who is administering the program?

The Westmoreland County Owner-Occupied Housing Rehabilitation Program is a collaborative effort between the county's Department of Planning and Development and the Westmoreland County Housing Authority Weatherization Program.

Who is eligible for the program?

Eligibility is based on Westmoreland County residency, household income, and owning and living in a home that needs to be rehabilitated.

What type of rehabilitation assistance is available?

Rehabilitation assistance will be targeted to homes that are code deficient and may need a new roof, rewiring, plumbing fixtures, new HVAC, or help with water damage.

Applications are available at the AffordableHomesWestmoreland website or by contacting the Westmoreland County Housing Authority Weatherization Program.

What are the income levels for eligibility?

Income eligibility depends on the annual gross income of all people living in the home. A portion of the PHARE funds is required to be used for households with an annual gross income below 50% of the County Median Income. The remainder of the grant can be

used for households with an annual gross income of 200% or less of the County Median Income.

How is the money distributed?

Eligible home owners may receive up to \$20,000 in rehabilitation work through an interest free, deferred loan program. The amount of loan that will need to be repaid depends on income and how long you live in the house after it is rehabilitated. As loans begin to be paid off, funds will be regenerated to assist additional homeowners. With the initial \$175,000, the county expects to assist at least 8-10 homeowners.

How can someone apply or find out more information?

For more details about the program, contact the Westmoreland County Housing Authority Weatherization Program at 724.832.9460. Interested residents will need to complete a standard rehabilitation application form, provide income verification and demonstrate the ability to repay loans. WCHA will coordinate inspections of eligible homes, determine the scope of work, and perform the actual rehabilitation work.

Details about the program and an application form are also available online at www.AffordableHomesWestmoreland.com.

Suggested copy for Township newsletter or website

Funds available for owner-occupied housing rehabilitation

Westmoreland County residents may be eligible for funds to rehabilitate homes they own and live in through a program coordinated through the Westmoreland County Housing Authority Weatherization Program. The Westmoreland County Owner-Occupied Housing Rehabilitation Program will use funds that Westmoreland County received as a grant made available through the 2012 Pennsylvania Housing Affordability and Rehabilitation Enhancement (PHARE) Fund and the Marcellus Shale Impact Fees.

Westmoreland County was just one of 19 counties in the state to receive a grant from the initial disbursement of PHARE funds. The grant funds are designed to improve the availability and affordability of housing in the Marcellus Shale region of the state.

Eligibility for Westmoreland County's program is based on residency in Westmoreland County, household income, and owning and living in a home that needs to be rehabilitated. Rehabilitation assistance will be targeted to homes that are code deficient that may need items such as a new roof, rewiring, plumbing fixtures, new HVAC, or help with water damage.

Income eligibility is based on the county's annual median income (AMI). A portion of the grant is required to be expended on households with annual incomes below 50% of AMI. The balance of funds can be used for households with an annual income of up to 200% of the AMI. Although this program is designed as a deferred, no interest loan, households with certain incomes may qualify for loan forgiveness if they remain in the home for a period of 5 to 10 years.

For more details about the program, contact the Westmoreland County Housing Authority Weatherization Program at 724.832.9460. Interested residents will need to complete a standard rehabilitation application form, provide income verification and demonstrate the ability to repay loans.

Details about the program and an application form are also available online at www.AffordableHomesWestmoreland.com.