

Do you:

- Own a home within the City of Bethlehem?
- Think some improvements to the home would be beneficial?
- Reside in the home you want to have repaired?
- Want to know if you qualify for a Deferred Payment Loan up to \$16,000?

Then, contact the City of Bethlehem Housing Rehabilitation Program at (610) 865-7095. With just a phone call we can answer these questions, and any others you may have, as well as pre-qualify you to participate in this program.



DIVISION OF HOUSING REHABILITATION
CITY OF BETHLEHEM
10 EAST CHURCH STREET
BETHLEHEM, PA 18018

CITY OF BETHLEHEM

HOUSING REHABILITATION PROGRAM



**ASSISTANCE TO CITY OF
BETHLEHEM HOMEOWNERS
TO IMPROVE THEIR
RESIDENCE**



HOUSING REHABILITATION PROGRAM

The City of Bethlehem Housing Rehabilitation Program provides assistance to homeowners within the City of Bethlehem for improving their residence to City Code requirements, as well as providing weatherization improvements and lead paint remediation.



Who is eligible to participate in the Housing Rehabilitation Program?

The property where the repairs are going to be made must be located within the City of Bethlehem. Homeowners must own and reside in the property where the repairs are to be made. Eligibility is based upon the total income of all persons residing in the household.

What kind of financial assistance is available for home improvements with this program?

Based upon various requirements, you may be eligible for a Deferred Payment Loan up to \$16,000 as well as a Direct Loan up to \$10,000.

What is a Deferred Payment Loan?

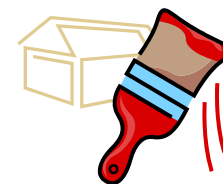
A Deferred Payment Loan, also known as a DPL, is self-forgiving financing which requires repayment to the City of Bethlehem only if the property is sold, or ownership changes, before its 10-year expiration date. If the property is sold, or ownership changes, before these 10-years expire, then only the balance of the DPL is repaid to the City.

What is a Direct Loan?

A Housing Rehabilitation Direct Loan requires a monthly payment be made to the City of Bethlehem. The interest rate for all Direct Loans is 3% and the maximum term is 10-years.

Why would I need a Direct Loan?

The Direct loan allows work to be done at the property in excess of the maximum Deferred Payment Loan amount. Also, depending on your income qualifying level, financing from both sources may be required to participate in the program. Our staff will work with you to determine the financing you may be eligible to receive as part of this program.



How will I know what repairs can be made at my house through the Housing Rehabilitation program?

When our staff visits your property for the first time an inspection will be done to identify existing and potential code deficiencies. Weatherization improvements and lead paint remediation techniques will also be discussed as part of this initial inspection. By working with our staff you will be able to have these existing code deficiencies corrected as well as many of the potential deficiencies identified.