

# FAQs ABOUT SCRANTON HOMEBUYER ASSISTANCE PROGRAM

Through a partnership between the City of Scranton and NeighborWorks Northeastern Pennsylvania (NWNEPA), the Scranton Homebuyer Assistance Program (SHAP) provides grant awards to homebuyers who purchase a single-family home in Scranton. The program provides a grant of up to \$5,000 for <u>exterior</u> improvements/repairs needed on their recently purchased home. Below is a list of frequently asked questions about the program:

### Who is eligible to receive this grant award?

If you <u>AGREE</u> with all the statements below, you are currently <u>ELIGIBLE</u> to receive a grant award up to \$5,000:

- The homebuyer application includes a sales agreement with an upcoming purchase date
- Home purchase will be the primary residence for buyer/applicant
- Home purchase is within Scranton city limits
- Home purchase does not exceed \$120,000 to meet affordable housing needs
- Up to the \$5,000 of funds available to be requested will utilized for exterior home improvements/repairs made to property recently purchased
- · Homebuyer currently meets all requirements of the lender and mortgage insurer/guarantor
- The property is a single-family dwelling; one-unit residence; or approved condominium
- Homebuyer agrees to participate in a NeighborWorks homebuyer education program prior to closing.

#### What types of repairs or improvements can I make on my new home with the grant award?

#### **Exterior Home Improvements and Repairs Only**

To qualify and receive funding for the recent purchase of a home in the City of Scranton, the applicant must request an exterior home improvement and/or repair included in—but not limited to—the following listed below. While all items listed are eligible for home improvement and/or repair, applicants must explain in their application how the repair or enhancement will improve their overall quality of life and recent investment purchase.

-Exterior doors -Locking systems -Chimney -Roofing -Siding -Windows -Foundation -Fencing -Landscaping -Porches and screens -Exterior steps -Railings -Outdoor lighting -Sidewalks -Security system -Tree/stump removal -Pest control -Demolition

#### How does the payment process work for individuals eligible for this program?

Once a project is approved to receive exterior improvements on your new home, payment for the approved project can be paid 1 of 2 ways:

## 1. If the project is being completed by a contractor –

- The homeowner must submit proof the contractor being selected is licensed and bonded within the city of Scranton, which includes a copy of their current Scranton HIC license # and liability insurance.
- Once the project is completed, or area in request for payment is completed, NWNEPA staff will inspect the home for completeness. At that time, the homeowner can submit the contractor invoice payment due up to \$5,000. From there, NWNEPA will submit payment directly to the contractor.

## 2. If the project is being completed by the homeowner –

- Only material is eligible for project reimbursement. The grant cannot be used to reimburse for labor, tools, or equipment.
- Projects completed independent from contractors will only be reimbursed once the project is completed
- The homeowner must have all receipts and invoices related to the project materials requested up to \$5,000.
- No project materials will be reimbursed without complete receipts and invoices payed for materials used.

## Still have questions about this program? Please contact:

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