

## MCKEAN COUNTY BASIC HOUSING REHABILITATION GRANT PROGRAM REQUIREMENTS

1. Must live in a municipality or area where there is a Housing Rehabilitation Program being undertaken. The City of Bradford has their own Housing Rehabilitation Program.
2. Must own and occupy the dwelling you are interested in getting rehabilitated. Land contracts, camps, businesses or places of worship are not eligible for the program.
3. The households "GROSS HOUSEHOLD INCOME" must fall within the current Federal Income Limits.
4. Previous year's property taxes must be paid. If not, you must be on a payment plan with the Assessment Office to get the previous year's taxes paid.
5. Must have Homeowner's Insurance.
6. Must have Flood Insurance if your home is in the 100 year floodplain or a flood hazard area.
7. Must be able to provide a copy of the most current deed. If the deed is in another person's name, the "Right of Survivorship" must be stated in the deed or a legal Lifetime Lease (as prepared by an attorney) must also be provided. The person named in the deed shall be alive and able to sign a Contract/Lien Agreement.
8. Agreeable to a Five-Year Lien being placed on the property. One-fifth (20%) of the lien would be forgiven every year until the entire lien was forgiven.

Additional information can be obtained by contacting:

Gay DeGolier  
McKean County Redevelopment Authority  
415 West Main Street  
Smethport, PA 16749  
(814) 887-5563 Ext. 115