@HOME IN ADAMS COUNTY

Funding List

www.homeinadamscounty.org
housing@sccap.org
**Funding Name:**  Act 137

**Funder:** The Optional Affordable Housing Funds Act, formerly known as Act 137 of 1992, allows counties to raise additional revenues to be used for affordable housing needs by increasing the fees charged for the recording of deeds and mortgages. The authorizing legislation requires that these additional funds be expended for projects and programs, approved by the appropriate governing entity of the county, which increase the availability and quality of affordable housing.

This funding source is an important local resource available to local governments to leverage other state, federal and private funds in order to enhance their ability to meet the affordable housing needs of their residents.

**Funding Type:** State Funds - Grant

**Uses:** The Pennsylvania “Optional County Affordable Housing Funds Act” (PA Act 137 of 1992) authorized counties to increase the recording fees of deeds and mortgages and use the proceeds to establish an Affordable Housing Fund the monies from which could be used to support projects/activities that enhance the availability, affordability, and quality of housing for lower-income individuals/families.

**Typical Application Timeline:** Applications accepted year-round

**Who Can Apply:** Units of local government, housing and redevelopment authorities, non-profit human service providers, community and faith based organizations, non-profit developers

**Critical information:** Projects may include, but are not limited to the following: Single family owner-occupied housing rehabilitation, Rental housing rehabilitation, Emergency home repairs, Weatherization, Adaptive home modifications for disabled persons, First time home buyers program –down payment and/or closing cost assistance, Transitional or emergency housing, housing for the homeless and/or near homeless, veterans housing. Projects to benefit special need households including the elderly, physically disabled, persons with severe and persistent mental illness, persons with developmental disabilities, survivors of domestic violence, etc.

**Contact:** Rebecca Moreland - rmoreland@adamscounty.us
**Funding Name:** Community Development Block Grant (CDBG)

**Funder:** Department of Community Development but applications must go through County Government (or smaller units of government if they are entitlement communities)

**Funding Type:** Federal Grant

**Uses:** 15% can be used for services such as Rental Assistance, it can be used for housing rehab but homes must be brought up to code within one year.

**Typical Application Timeline:** Typically the applications are in late Spring or early Summer

**Who Can Apply:** Non-profits, municipalities, units of government

**Critical information:** 70% of each entitlement grant must benefit low to moderate income individuals or families.

**Link to the funding:** [https://dced.pa.gov/programs/community-development-block-grant-cdbg/](https://dced.pa.gov/programs/community-development-block-grant-cdbg/)

**Contact:** Rebecca Moreland - rmoreland@adamscounty.us

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**Funding Name:** Emergency Solutions Grant (ESG)

**Funder:** Department of Community Development will accept applications from any general purpose units of local government, including cities, boroughs, and townships, towns, counties, home rule municipalities, and communities that desire to apply “on behalf of” other municipalities. Local governments may apply “on behalf of” nonprofit organizations. Non-profit organizations are eligible to apply for a regional project as long as it demonstrates a regional need.

**Funding Type:** Federal Funds - Grant

**Uses:** Emergency Solutions Grant (ESG) (formerly Emergency Shelter Grant) is federal grant funding to assist with rapid rehousing, street outreach, homelessness prevention, emergency shelter, HMIS and administration. $35,000 minimum and no maximum.

**Typical Application Timeline:** Apply through DCED – Applications open in March and close June

**Who Can Apply:** Municipalities, other units of government & non-profits as long as it's for a regional project

**Critical information:** Emphasis will be placed on the Rapid Rehousing and Homelessness Prevention components of the program.

**Link to the funding:** [https://dced.pa.gov/programs/emergency-solutions-grant-esg/](https://dced.pa.gov/programs/emergency-solutions-grant-esg/)

**Contact:**

Primary Contact: Megan Shreve, mshreve@sccap.org

Secondary Contact: Rebecca Moreland, rmoreland@adamscounty.us
**Funding Name:** HOME

**Funder:** Department of Community Development but applications must be submitted by units of local government (cities, towns, counties, boroughs, and townships). Provides municipalities with grants, loan, and technical assistance.

Maximum grant is $750,000.

A 25% local match on project costs from non-federal resources for rental housing is required.

**Funding Type:** Federal Grant

**Uses:** New construction, rehabilitation, financing mechanisms, acquisition of rental or sales housing and rental assistance for low- and moderate-income families.

**Typical Application Timeline:** Application dates vary based on scope of project (e.g., rental vs home purchase vs weatherization et al).

**Who Can Apply:** Non-profits, municipalities, units of government, for-profit developer

**Critical information:** Must benefit low to very low income individuals or families

**Link to the funding:** [https://dced.pa.gov/programs/home/](https://dced.pa.gov/programs/home/)

**Contact:** Jennifer Eckerson, jeckerson@adamscha.org

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**Funding Name:** PHARE

**Funder:** PHFA

**Funding Type:** State

**Uses:** The focus of PHARE funding shall be to assist with the creation, preservation, and maintenance of affordable housing units (and resources across) the Commonwealth.

**Typical Application Timeline:** Application due November 2019

**Who Can Apply:** Units of local government (counties, cities, boroughs, townships, town and home rule municipalities), non-profits, redevelopment or housing authorities, economic and community development organizations, housing corporations, for-profit community development or housing enet

**Critical information:**

a) Assist with the rehabilitation of blighted, abandoned or otherwise at-risk housing and the reuse of vacant land where housing was once located;
b) Provide funding for owner-occupied rehabilitation, first time homebuyers, and rental assistance; or

c) Address ongoing needs for homeless families and individuals with strategies for reducing homelessness, including rapid re-housing and increasing the availability of integrated housing opportunities for vulnerable populations such as veterans, the re-entry population, persons dealing with addiction disorder(s), persons with disabilities, and youth.

d) Assist with gaps in funding for developments applying for housing preservation and 4% tax credits to increase the availability of affordable housing to low and extremely-low income households.

Link to the funding: https://www.phfa.org/forms/phare_program_phare_fund/2018faqs.pdf

Contact: Clay Lambert - clambert@phfa.org

**Funding Name:** Section 811

**Funder:** HUD

**Funding Type:** Federal Grant

**Uses:** To develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.

**Typical Application Timeline:** Applicants must submit an application in response to a Notice of Funding Availability (NOFA) posted on Grants.gov.

**Who Can Apply:** Non-profits, municipalities, units of government, for-profit developer

**Critical information:** For projects funded by capital advances and supported by project rental assistance contracts (PRACs), households must be very low-income (within 50 percent of the median income for the area) with at least one adult member with a disability (such as a physical or developmental disability or chronic mental illness).
For projects funded with Project Rental Assistance, residents must be extremely low-income (within 30 percent of the median income for the area) with at least one adult member with a disability. States may establish additional eligibility requirements for this program.

The newly reformed Section 811 program is authorized to operate in two ways: (1) the traditional way, by providing interest-free capital advances and operating subsidies to nonprofit developers of affordable housing for persons with disabilities; and (2) providing project rental assistance to state housing agencies. The assistance to the state housing agencies can be applied to new or existing multifamily housing complexes funded through different sources, such as Federal Low-Income Housing Tax Credits, Federal HOME funds, and other state, Federal, and local programs. The last appropriation was appropriated for traditional 811 capital advances was made in FY 2011.

**Link to the funding:** Applicants must submit an application in response to a Notice of Funding Availability (NOFA) posted on Grants.gov.

**Contact:**
JoAnn Smith, thearcofadams@gmail.com

**Funding Name:** USDA Direct (a.k.a. Section 502 Direct Loan Program)

**Funder:** USDA

**Funding Type:** Federal Loan

**Uses:** This program assists low- and very-low-income applicants obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

**Typical Application Timeline:** Accepted year round

**Who Can Apply:** A number of factors are considered when determining an applicant's eligibility for Single Family Direct Home Loans. At a minimum, applicants interested in obtaining a direct loan must have an adjusted income that is at or below the applicable low-income limit for the area where they wish to buy a house and they must demonstrate a willingness and ability to repay debt.

**Applicants must:**

- Be without decent, safe and sanitary housing
Be unable to obtain a loan from other resources on terms and conditions that can reasonably be expected to meet

Agree to occupy the property as your primary residence

Have the legal capacity to incur a loan obligation

Meet citizenship or eligible noncitizen requirements

Not be suspended or debarred from participation in federal programs

Critical information:

Properties financed with direct loan funds must:

Generally be 2,000 square feet or less

Not have market value in excess of the applicable area loan limit

Not have in-ground swimming pools

Not be designed for income producing activities

Borrowers are required to repay all or a portion of the payment subsidy received over the life of the loan when the title to the property transfers or the borrower is no longer living in the dwelling

Link to the funding: https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans

Contact:

Curt Coccodrilli, State Director
359 East Park Drive, Suite 4
Harrisburg, PA 17111-2747
Voice: (717) 237-2299
Fax: (855) 813-2864
www.rd.usda.gov/pa

Secondary Contact: Jennifer Eckerson, jeckerson@adamscha.org
**Funding Name:** USDA Single Family Home Loan Guarantee

**Funder:** USDA

**Funding Type:** Federal Loan

**Uses:**

Funds backed by loan guarantees be used for:

- New or existing residential property to be used as a permanent residence. Closing cost and reasonable/customary expenses associated with the purchase may be included in the transaction.
- A site with a new or existing dwelling
- Repairs and rehabilitation when associated with the purchase of an existing dwelling
- Refinancing of eligible loans
- Special design features or permanently installed equipment to accommodate a household member who has a physical disability
- Reasonable and customary connection fees, assessments or the pro rata installment cost for utilities such as water, sewer, electricity and gas for which the buyer is liable
- A pro rata share of real estate taxes that is due and payable on the property at the time of loan closing. Funds can be allowed for the establishment of escrow accounts for real estate taxes and/or hazard and flood insurance premiums
- Essential household equipment such as wall-to-wall carpeting, ovens, ranges, refrigerators, washers, dryers, heating and cooling equipment as long as the equipment is conveyed with the dwelling
- Purchasing and installing measures to promote energy efficiency (e.g. insulation, double-paned glass and solar panels)
- Installing fixed broadband service to the household as long as the equipment is conveyed with the dwelling
- Site preparation costs, including grading, foundation plantings, seeding or sod installation, trees, walks, fences and driveways

**Typical Application Timeline:** Applications for this program are accepted through your local RD office year round.

**Who Can Apply:** Non-profits, municipalities, units of government, for-profit developer

**Critical information:** Must benefit low to very low income individuals or families

**Link to the funding:** [https://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program](https://www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program)
Contact:

USDA Rural Housing Single Family Housing Guaranteed Loan Contacts

GRH Staff
Phone: (717)237-2186
Fax: (855)813-2863
Email: pagrh@pa.usda.gov

Secondary Contact: Jennifer Eckerson, jeckerson@adamscha.org

Approved Lenders List