Clinton County Planning Department

2 Piper Way, Suite 244, Lock Haven, PA 17745
Phone: (570) 893-4080

Director/County Engineer: Stephen Gibson
Community Planner: Benjamin Green
CD&H Coordinator: Elizabeth Whitty

The Clinton County Affordable Housing Fund will provide closing cost assistance in the form of an interest-free loan of $2,500. There are no payments, interest or other obligation to the homebuyer until the home is sold or transferred, at which time the $2500 must be repaid to the County from the proceeds of closing.

Individuals, families, and households with incomes below 100% of the Clinton County area median are eligible.

The following conditions must be met:

- The applicant must be a “first time homebuyer,” defined as a household that has not owned a home during the past three years.
- The homebuyer must intend to occupy the property as a principal residence.
- The home must be located within Clinton County.
- The home must be a single-family residence that is in compliance with the zoning ordinance of the host municipality.
- The homebuyer must furnish proof that a bank or housing lender has qualified their purchase and is prepared to offer them a mortgage on the home.
- The County will conduct a further financial review to determine eligibility within the limits of the Annual HUD-determined Area Median Income by household size to the 100% limits, as follows:

Household Size	Maximum Household Income
1 Person	$54,200
2 Persons	$61,900
3 Persons	$69,600
4 Persons	$77,300
5 Persons	$83,500
6 Persons	$89,700
7 Persons	$95,900
8 Persons	$102,100

To apply contact the Planning Department by phone at 570-893-4080 extension 2, or by email at EWhitty@ClintonCountyPA.gov.

CLINTON COUNTY COMMISSIONERS
CLOSING COST ASSISTANCE PROGRAM

HOUSEHOLD INCOME STATEMENT

To be eligible for a CCA loan from the Commissioners, applicants must provide the following information.

Circle the number of persons making up your household. This includes all family members and/or non-family members who will permanently reside in the home and make it their primary residence.

Household Size	Maximum Household Income
1 Person	$54,200
2 Persons	$61,900
3 Persons	$69,600
4 Persons	$77,300
5 Persons	$83,500
6 Persons	$89,700
7 Persons	$95,900
8 Persons	$102,100

I will furnish proof of the above income statement as follows:

1. Most recent tax return for all household wage earners except those under age 18.
2. Four most recent pay stubs for all household wage earners except those under age 18.

NAME: _____

CURRENT ADDRESS: _____

PHONE(S): _____

EMAIL(S): _____

ADDRESS OF HOME
TO BE PURCHASED: _____

_____ _____
Respondent Signature Date

_____ _____
Interviewer Signature Date

"Any false statements made knowingly and willfully may subject the signer to penalties under Section 1001 & 1010 of Title 18 of the United States Code".

Updated: September 2024

CLINTON COUNTY COMMISSIONERS
CLOSING COST ASSISTANCE PROGRAM

ANNUAL HOUSEHOLD INCOME DEFINITION

For the purposes of determining eligibility, annual household income will include, for all members of the household over age 18:

1) Gross wages and salary before deductions.

2) Net money income from self-employment.

3) Cash income received from such sources as rental units, Social Security benefits, pensions, and periodic income from insurance policy annuities.

4) Periodic cash benefits from public assistance and other compensation, including AFDC, SSI, Worker's Compensation, State Disability Insurance and Unemployment benefits.

5) Interest earned on savings and investments.

6) Child support and alimony.

Annual Income will not include:

1) No-cash income such as food stamps or vouchers received for the purpose of food or housing.

2) Capital gains or losses.

3) One time unearned income such as scholarship and fellowship grants; accident, health or casualty insurance proceeds; prizes or gifts; inheritances.

4) Payments designated specifically for medical or other costs, foster children or their non-disposable income.

5) Income from employment of children under the age of 18.

6) Payment for the care of foster children.

This is not meant to be a complete list. The County will make the final decision in situations where the classification of income is not clear-cut. Exceptions or other deviations from this definition of annual income will be given due consideration by the County.

CLINTON COUNTY COMMISSIONERS
CLOSING COST ASSISTANCE PROGRAM

Owner's Permission to Obtain Financial Verification

Date: _____

I / we, the undersigned, give Clinton County permission to obtain verification from any source or any supposed source provided in this Closing Cost Assistance Application.

I understand that the privacy of my information will be honored and kept secure. This information will only be used to determine my eligibility for the First Time Homebuyers Closing Cost Assistance Program.

_____
Applicant

_____
Co-Applicant

_____
Witness