



Phoenix Home Improvement Loan Program

Do you live in the Phoenix Project area?
Looking for funds to fix up your home?

The Phoenix Home Improvement Loan might be just right for you.

The Phoenix Home Improvement Loan has been designed to help homeowners in the Phoenix Project area improve their homes.

Key Features of this Loan

- You must be a homeowner in the Phoenix Project area
- Repairs must be external or related to health and safety. Examples follow.
 - *Roof, gutters, windows, doors, steps, railing, porch*
 - *Furnace, water heater*
- There are no income restrictions for this loan product
- There is a 2:1 matching requirement.
 - *This means that for every two dollars you contribute you get one dollar awarded by the Phoenix Project.*
 - *Example: A repair that costs \$3,000 only ends up costing you \$2,000.*
 - *Amount available depends on what zone you are in. See attached map.*
- The Phoenix Home Improvement Loan is a *forgivable* loan with a five year term
 - *This means that if you remain in your home for five years the loan is forgiven and you never have to pay it back.*

To learn more about the Phoenix Home Improvement Loan Program contact Amy Clanton at 853-2537 or by email at: AClanton@citywidedev.com.

Phoenix Project

Eligible areas by street and street address range for Home Improvement and Home Purchase incentives

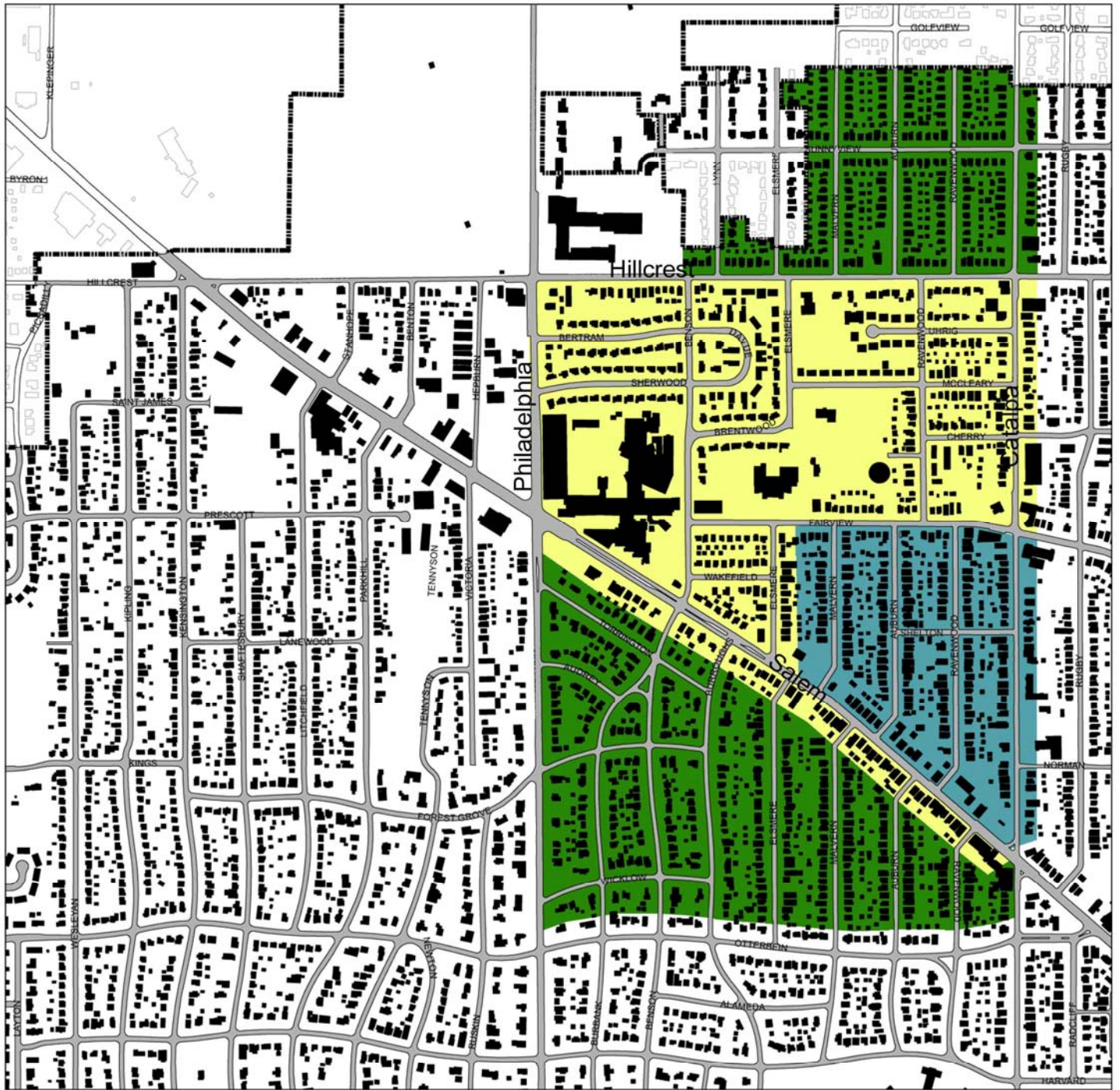
1/26/07

street	Green Zone			Blue Zone			Yellow Zone		
	low	high	other/note	low	high	other/note	low	high	other/note
Auburn	1816	1941		2010	2147				
Auburn	2412	2537							
Audrey	800	830							
Benson	1817	2102					2218	2406	
Bertram							954	1079	
Brentwood							1222	1263	
Burbank	1812	2043							
Burroughs	1810	2046							
Catalpa	1807	1819		1906	2147		2204	2345	
Catalpa	2405	2539							
Cherry							1018	1041	
Davue							2302	2338	
Elsmere	1812	2041	2520, 2524, 2413				2108	2339	
Fairview				828	1212	even addresses only	903	1207	odd addresses only
Fairview							1216	1333	
Forest Grove	600	821							
Hillcrest	619	1215	odd addresses only				718	1330	even addresses only
Lynn			2410, 2418, 2426, 2533, 2536						
Malvern	1814	2019		2100	2182				
Malvern	2411	2537							
McCleary							700	915	
Philadelphia	1904	2132	even only				2274	2340	even addresses only
Ravenwood	1815	1913		2007	2140		2213	2343	
Ravenwood	2412	2537							
Salem				2023	2263	odd only	2014	2334	even addresses only
Salem							2400	2676	
Sherwood							954	1076	
Sunnyview	705	1011	also 1230						
Torrington	610	755							
Uhrig							700	834	
Wakefield							1300	1339	
Wicklow	607	822							

Additional areas in Harrison Township where GSH employees are eligible for GSH/HomeChoice, up to \$1,000 of the 2 to 1 home improvement match, and the 6% downpayment assistance (if they are over 80% of the County median). Only employees of Good Samaritan Hospital are eligible for programs in this area.




Green Zone			
street	low	high	other/note
Sunnyview	1014	1400	excluding 1230
Elsmere	2416	2532	excluding 2520 & 2524
Lynn	2434	2524	

Information believed to be accurate as of 8/9/06. CityWide reserves the right to adjust these boundaries in case any discrepancies. Program and incentives subject to availability of funds and to changes without notice. Contact CityWide for the most current information and program status.



02.16.05

Eligible areas for Home Improvement and Home Purchase Incentive Programs

Area	Home Improvement Assistance	Down Payment Assistance
	to \$1,000: 2 to 1 match	6% of purchase price up to \$5000 maximum
	up to \$2,000: 2 to 1 match	8% of purchase price up to \$7000 maximum
	up to \$3,000: 2 to 1 match	8% of purchase price up to \$7000 maximum



*Specific addresses within each area may be ineligible. Contact CityWide for verification.