



**1 Fourth Street  
Chester, PA 19013**

## **NEWS RELEASE**

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### **CITY ASSISTS 200TH HOMEBUYER PURCHASE NEW HOME**

**Chester, PA** – On February 24, 2009, City of Chester will be celebrating Ruby Benson’s purchase of the 200<sup>th</sup> home funded through the city’s Homebuyer Assistance Program (HAP). Under HAP, the city uses HOME Program funds to help make the "American Dream" a reality. This is the case for Ruby Benson, who is celebrating the purchase of her new home with City officials at 11:00 am at **407 East 20<sup>th</sup> Street in Chester, Pennsylvania.**

“For me this new home means stability in life and investment in my future. I grew up in the City and attended Chester schools, so this is really my home and where I am comfortable. I am truly elated to be able to stay here,” said Ms. Benson.

Since the first closing in 1997, the city has provided more than \$1.2 million in funding to eligible persons through HAP. Designated for low and moderate-income families, the program assists those who are financially capable of paying a mortgage and who are in a position to accept the responsibilities of owning a home, but have had difficulty in providing the cash required for a down payment and settlement costs. HAP will provide 50% of the down payment required by the lending institution up to a maximum of \$5,000. Additionally, HAP provides financial assistance for any eligible closing costs up to a maximum of \$5,000.

“Under the city’s homeowner program, residents are provided with the option to invest in their future,” said Mayor Wendell N. Butler, Jr. “It is my hope that those who are eligible will take full advantage of this program, as homeownership stabilizes neighborhoods, builds communities, and promotes personal well-being,” said Mayor Butler.

Along with being the 200th homebuyer assisted, Ms. Benson is also the first person to purchase a home renovated by Chester Community Improvement Project (CCIP) under its East Gateway Triangle Affordable Housing Initiative. This housing initiative is funded in part with HOME Program funds, along with state and private funds.

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For the last 30 years, CCIP has provided the knowledge and resources to promote self-sufficiency while addressing the needs of families in Chester through its rehabilitation projects, new housing construction project, mortgage counseling and job training for local youth.

With funding provided by the City of Chester, CCIP provides informational meetings and counseling sessions for prospective home buyers to help them through the process of repairing their credit and purchasing a home.

“With help from the City and CCIP, I was able to work out my credit and put down payment on my home. My meetings with housing program manager Larry Douglas over at CCIP were very informative and made the whole process really straight forward,” said Ms. Benson.

To qualify for HAP, the applicant must meet the income requirements, be 18 years of age or older, and have not owned property for three years prior to the date of application. Those who are single parents or displaced homemakers may also qualify for the program.

For additional information on the program, residents can contact Lisa R. Gaffney, Housing Director, Chester Economic Development Authority, at 447-7861 or visit [www.ceda.cc](http://www.ceda.cc).

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