Redevelopment Authority of the County of Berks
West Reading Elm Street Home Ownership Program

SUMMARY

Purpose
The program exists to preserve the residential neighborhoods of West Reading by expanding opportunities for homeownership and maintaining older homes. This program was created to meet goals of West Reading’s Elm Street Plan, detailed on the www.berksed.org website.

Homebuyers
This program assists potential homebuyers in the Elm Street District of West Reading through the Elm Street Home Ownership Program (ESHOP) by providing counseling and a portion of the down payment.

The program also assists the new homeowners with their rehabilitation efforts, with interest and payment free-loans until the property is sold. Rehabilitation may include correcting code violations. This may include structural members, exterior surfaces, plumbing, heating, or electrical service, lighting, safety rails, stairs, lead-based paint, security, infestation, as well as modifications to benefit elderly or physically handicapped persons, using ADA Guidelines.

Details
Eligible homebuyers must meet certain requirements. An application is no guarantee of funding, and funds are available on a first-come, first-served basis. Lenders will assist homebuyers in completing the application, which will be reviewed by the Authority. The Authority will assist rehabilitation applicants in completing an application for rehabilitation funds. All applicants will be notified of the outcome of their application. Rehabilitation projects have requirements for contractors who do the work.

Please contact the Authority for an application or ask your mortgage lender for an ESHOP application. Please contact the Authority for details regarding eligibility requirements, confidentiality and compliance with federal law barring discrimination, at 610-478-6325.