

# Whole-Home Repairs Program FAQs

## Applying

### Who can apply for Whole-Home Repairs funding?

To qualify, an applicant must:

- Own and live in a house needing repairs in Allegheny County.
- Be living in a home with significant habitability issues like roof damage, unsafe electric wiring, or accessibility concerns.
- Have a total income that doesn't exceed 80% of the Area Median Income (AMI) for Allegheny County.

### How do I apply?

Please apply online at:

<https://actionhousing.org/our-services/allegheny-county-whole-home-repairs-program/>. Online applications will be processed more quickly.

### What if I don't have internet access?

Those without WiFi or computer access can contact ACTION-Housing at (412) 248-0021 or [wholehomerepairs@actionhousing.org](mailto:wholehomerepairs@actionhousing.org) to obtain a paper application or complete an application over the phone. Paper applications received after June 30, 2023, cannot be processed.

### When can I apply?

Applications will be accepted in two phases May 30 - June 30, 2023, and another phase in mid to late Fall.

### Can I apply to both phases?

Yes, because we may modify the program if data reflects that the funds are not being distributed as equitably as expected. An applicant cannot be funded in both phases, and applying twice doesn't guarantee your repairs will be approved.

### What kind of information do I have to submit?

You will need to show the following:

- Proof of home ownership
- That your total income doesn't exceed 80% of the Area Median Income for Allegheny County

### What is Area Median Income?

Area Median Income (AMI) is a metric in affordable housing based on the total number of people living in a household. Please refer to the chart below to see what the AMI is for Allegheny County, and visit the U.S. Housing and Urban Development site [here](#) for more detailed information.

### FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Pittsburgh, PA HUD Metro FMR Area	\$102,600	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	35,150	40,200	45,200	<b>50,200</b>	54,250	58,250	62,250	66,300
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	21,100	24,100	27,100	<b>30,100</b>	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	56,250	64,250	72,300	<b>80,300</b>	86,750	93,150	99,600	106,000

#### How do I show my income doesn't exceed 80% of the Area Median Income?

You can show your household income in one of two ways (income must be shown for every member of the household over 18):

1. 2022 Yearly Income
  - a. Show your yearly income from 2022 using documents like an IRS 1040 form or a W2.
2. Current Income
  - a. Verify your current income by providing two months of your most recent income. This could include two months of current pay stubs, an award letter from the Social Security Office, a welfare office, or a letter from your employer. If you verify your income this way, you WILL need to recertify your income every six months if you get ongoing emergency rental assistance (payments after your first payment is made).

Regardless of your chosen method, you must show gross (pre-tax) income documentation. Acceptable forms include, but are not limited to:

- IRS Form 1040 for the 2022 Tax Year
- W-2 Form for the 2022 Tax Year
- Pay stubs
- Letter from your employer with pay rate and hours worked.
- An award letter from the Social Security Administration, Veterans Administration, PA Department of Labor and Industry, PA Department of Human Services, or other government agencies that show recurring income from any public benefit program. ● Award letters for pension or retirement benefits

#### I do not have pay stubs because I only get paid in cash. How can I show my salary and hours worked?

We will accept self-certification on income. For more detailed information, please reference our Whole-Home Repairs Program guidebook.



**I do not have a Social Security number. Can I still apply?**

Absolutely! A Social Security number is requested in the application but is optional.

**Is citizenship required for this program?**

No, citizenship status is not a factor.

**I know someone who wants to apply, but English isn't their native language. What can they do?**

Call ACTION-Housing at 412-248-0021, and we will get a translator to meet with you in person or complete an application over the phone.

**I, or someone I know, have a physical or mental impairment that makes applying challenging. What do you suggest?**

Call ACTION-Housing at 412-248-0021 to talk about accommodating your needs.

**What if I'm not safe in my home and need additional assistance?**

We have added protections for anyone who is a victim of intimate partner violence, sexual assault, or stalking. Call ACTION-Housing at 412-248-0021 and ask to speak to the Whole-Home Repairs Program administrator. You will not be asked for identifying details.

**I already applied for Whole-Home Repairs funding during the pilot phase of this program. When will you contact me?**

We got your application, but it's taking some time to work through the volume of applications we received. With the launch of Whole Home Repairs, your application will automatically transfer to that program. We will contact you if we need more information to decide or to schedule a home inspection.

## **Eligibility**

**How are you determining who gets selected?**

One of the requirements outlined in the passed state Bill to fund Whole-Home Repairs is that we prioritize funding for certain groups of people. We're using data to help determine how to do this best. We recognize many people in the County could benefit from the program. Still, our funding is limited, so we're prioritizing neighborhoods not invested in historically. Applications will be accepted in two phases May 30 - June 30, 2023, and another phase in mid to late Fall. We will use the time in between to ensure this data-centric approach leads to equitable distribution of funds and modify the program if necessary.

**So repairs may not be done to my home even though my application is eligible?**

Yes. With limited funding, we are focusing on homes with the most significant habitability issues. You might meet eligibility criteria—live in the County, own and live in your home, and have a total income that doesn't exceed 80% of the AMI—but your home repairs may still not be paid for and completed.

## The Process

### How will applicants be notified?

If you apply online, you'll get an email about your eligibility for the program. People submitting paper applications will be notified via U.S. mail.

### If my application is eligible, what are the next steps?

- If you are selected for a home inspection, someone from the Whole-Home Repairs Program will contact you to schedule it.
- A Whole-Home Repairs inspector will visit your home to determine if the repairs qualify for funding.
- If the inspector approves the repairs, we'll connect you with a contractor certified by the Whole-Home Repairs Program to do the work.
- Work will begin after costs are agreed upon.

### How long does this process take?

We will work as quickly as possible to schedule inspections and start construction. Still, we regret we can't commit to a timeline. Many collaborate to finish this work, so estimating schedules and weather dependencies is challenging. The whole process could take anywhere from a few months to a year.

### Can I use my own contractor?

Unfortunately, no. One of the program requirements is using a contractor from our certified pool. Whole-Home Repair will pay the contractor directly if your application is eligible and repairs are approved. If you know a contractor that would like to be certified, please send them to our website: <https://actionhousing.org/our-services/allegheny-county-whole-home-repairs-program/>.

## Funding

### How much can I get?

You could get up to \$50,000 to fund renovations. If your application is eligible, a Whole-Home Repairs inspector will decide whether to proceed with repairs after a home assessment. With limited funding, we're prioritizing homes with major habitability issues.

### What repairs can be done with Whole-Home Repairs funding?

Homes that have significant habitability issues are being made a priority. Funding may also be used to make accessibility modifications so that someone managing a disability can live in the house. Ultimately, an inspector will determine what work will be done.

### Will I have to pay for anything?

You have no cost if your application is eligible and repairs are approved.



**Can I get funding for repairs on a vacant house?**

No. Applicants must own and live in the home to be repaired.

**Will additional funding be provided for home repairs after this money runs out?**

We expect to help about 8% of people who apply. With the success of this program, we hope additional funding will be made available in the future.

**Technology Issues**

**I created a username and password, but I'm having an issue logging back in. What should I do?**

Click "Need help signing in" on the login page and then "Forget Password" to reset. If you continue to have issues, please call the Allegheny County DHS Service Desk at 412-350-4357 and choose option 2. This number can only help with technical issues related to the application database, including resetting your password. All other inquiries should be directed to 412-248-0021.