

## **FREQUENTLY ASKED QUESTIONS**

### **WHAT REPAIRS ARE COVERED UNDER BCHRP?**

BCHRP is designed to preserve existing housing and enhance the quality of the neighborhoods by supporting decent, healthy, and safe housing for low-moderate income owner-occupied homes.

#### **BCHRP addresses core issues including (but not limited to):**

- Complete basic repairs necessary to bring homes into compliance with current building codes, ordinances and energy conservation standards;
- Correct conditions causing continued property deterioration;
- Eliminate emergency life-threatening conditions; and
- Provide modifications to increase safety and accessibility for individuals with a physical disability.

#### **Some basic eligible repairs may include (but are not limited to):**

- Energy efficiency improvements and weatherization;
- Repairs of walls, ceilings, plumbing, siding, electrical wiring, electrical fixtures, and more;
- Roof, HVAC, and water heater repairs or replacements, substantial or continuous plumbing or water leaks, and repairs of water supply, sewage and drainage lines;
- Remediation efforts that address lead-based paint, mold, radon, asbestos, or pests; and
- Accessibility modification(s) that are designed to meet the needs of a person or household with physical disabilities residing in the home including installation of grab bars/handrails, lifting devices, ramp installation/repairs, and more.

#### **BCHRP will not cover the following repairs (including but not limited to):**

- Hot tubs, whirlpool baths, steam showers;
- Room additions;
- Window treatment installation;
- Items above standard grade or in excess of approved specifications;
- Replacement of personal property including furniture, technology (TV, laptops, iPads...), dishwashers, microwaves, washer, dryer, and/or garbage disposal; and
- Purchases or repairs of window air conditioning units.

For more information on eligible repairs, please see the guidelines located on our [website](#) or contact BCHRP at (267) 899-6544 or [questions@BCHRP.com](mailto:questions@BCHRP.com).

## *Program Eligibility*

### **WHO IS ELIGIBLE TO PARTICIPATE IN BCHRP?**

BCHRP is primarily intended to serve low-moderate income homeowners. A full detailed description of eligibility requirements can be found in the BCHRP Guidelines located on the program website ([www.buckscounty.gov/BCHRP](http://www.buckscounty.gov/BCHRP)). BCHRP can only support properties located in the County of Bucks. The property must be owner-occupied by the applicant and the homeowner(s) must have lived in the dwelling for the last 12 months prior to applying for repair assistance. The property must be suitable for rehabilitation and cannot contain tenants. Mobile-home owners are eligible for BCHRP assistance, please refer to the BCHRP Guidelines for full list of eligibility criteria.

### **ARE THERE SPECIFIC REQUIREMENTS FOR MOBILE HOMEOWNERS?**

Manufactured homes or “mobile home” must meet the requirements including but not limited to:

- Mobile-home applicant must be owner and occupant;
  - Rental homes are not eligible;
- The home must be titled in Pennsylvania and used as a residence;
- The unit must be employed as a permanent housing unit;
- If the land/property the home is located on is not owned by the homeowner:
  - Rent must be current;
  - Property taxes must be current; and
  - There must be no grounds for eviction by property owner;
- Mobile home must be anchored to the ground to facilitate connection with electricity, water and sewerage. The utility hook-ups must be permanent;
- Mobile home must have a HUD certification label (or Letter of Label Verification) and data plate affixed to the home;
- The unit must meet the definition of mobile/manufactured home under HUD’s Federal Manufactured Home Construction and Safety Regulations: a structure developed in a factory with a non-removable chassis;
- A travel trailer is not to be considered a mobile home; and
- Must have current standard property insurance with minimum of \$15,000 coverage.

### **WILL FUNDS TO REPAIR MY HOME BE GIVEN DIRECTLY TO ME?**

Funds will **not** be paid to homeowners directly. Assistance to homeowners will be provided in the form of:

- Direct payment to contractors for eligible and approved home repairs:
  - 50% of the funds will be in the form of a grant; and
  - 50% of the funds will be in the form of a deferred payment loan, which carries no periodic interest or principal payments and will be recorded against the property as a mortgage.



For Mobile-homeowners assistance will be provided as a grant only with a direct payment to contractors for eligible and approved home repair.

All funding caps established in the program will include all costs related to the project including but not limited to contractor, construction, and soft costs.

## **WHAT ARE THE TERMS AND CONDITIONS OF THE MORTGAGE?**

The within services will be provided as a 50% grant and 50% loan (excluding mobile-home owners). The loan will be in the form of a recorded Open-End Mortgage and Restrictive Covenants on the property. The Bucks County Loan involves funds awarded to the County by the United States Government under Title VI of the Social Security Act (42 U.S.C. 801 et seq.) as amended (“American Rescue Plan Act” or “ARPA”), Public Law 117–2, Section 9901, Coronavirus State and Local Fiscal Recovery Funds (the “SLFRF Award”). The SLFRF Award funds shall be used for the development, repair, and operation of affordable housing and services or programs to increase long-term housing security per 31 CFR 35.6 (b)(3)(ii)(A)(5) and on the condition that development, repair, and operations will be used to benefit households that are impacted or disproportionately impacted under 31 CFR 35.6 (b)(2). Accordingly, the Borrower (which is the property owner and applicant) must meet the “Affordability Covenants” with respect to the Property, as such Affordability Covenants are defined and set forth in the Bucks County Mortgage.

There will be no interest due and payable under this Bucks County Note.

The entire principal balance of the Bucks County Loan (together with any costs and fees incurred, if any) shall be due and payable on the earlier of:

- The occurrence of an Event of Default under this Bucks County Note, the Bucks County Mortgage, or any other financing document or SLFRF Award document entered into by Borrower and relating to the Property (collectively, the “Bucks County Loan Documents”);
- The sale, transfer, conveyance or other disposition of the Property;
- The refinancing of the Property, unless approved by Payee and in accordance with the ARPA and SLFRF Award requirements; and/or
- The expiration of the Note Term of fifty (50) years from the date of completion of the repairs of the Property and submission of a project completion report to the Payee, unless otherwise forgiven.

## **WHAT KINDS OF INFORMATION DO I HAVE TO SUBMIT TO SHOW I MEET ELIGIBILITY REQUIREMENTS?**

You will need to submit the following documentation when applying for BCHRP:

- Proof of home ownership with a copy of deed or mobile home title.

- The applicant must be named on the Deed or Title as the owner of the property. For inherited property, the necessary legal documents must be filed for record with the name of the applicant as the sole deed holder.
- Proof of homeowner identity.
  - The homeowner must prove their identity and must be of legal age to execute a contract for all construction work required, this can be through a valid driver's license or other valid government photo ID (state issued photo ID, passport, US permanent resident card).
- Proof homeowner is a legal resident of the United States with a Statement of Legal Residency (Declaration of Section 214 Status).
- Proof that property is insured by submitting a Homeowner Insurance Declaration Page.
- Proof that the property is current on all mortgage payments by submitting the most recent mortgage statement, if applicable.
- Proof that the property is current on all property taxes by submitting the most recent real estate tax statement.
- Proof that the property is current on all public utilities by submitting a copy of the most recent municipal utility bill if applicable and submitting the most recent copy of the electric bill.
- Proof that the property owner gross household income meets eligibility (*see "What kinds of information do I have to submit to show I meet income eligibility requirements" below for more information*).
- Most recent home equity/line of credit statement, most recent reverse mortgage statement, and/or executed repayment plan for arrears if applicable.
- Code violation letter(s), if applicable.
- Documentation of disability status from a duly licensed practitioner or a governmental authority, if requesting accessibility modification(s).

## **HOW DO I KNOW IF I AM INCOME ELIGIBLE?**

To be income eligible to participate in BCHRP, applicant(s) total household income (including income from assets in accordance with Part 5 income definition) cannot exceed the income guidelines established by the American Rescue Plan Act and the Pennsylvania Department of Community and Economic Development (PA DCED) Whole Home Repairs Program (WHRP) eligibility criteria.

PA DCED has established the limit at or below 80% of the area median income.

## **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 Bucks County, and visit the U.S. Housing and Urban Development site [here](#) for more detailed information.



To be income eligible to participate in BCHRP, applicant(s) total household income (including assets in accordance with Part 5 income definition) cannot exceed the PA DCED WHRP eligibility criteria of 80% of AMI.

The United States Department of Housing and Urban Development (HUD) sets the established income limits and updates these limits annually. The below limits are effective on 6/15/2023 until FY2024 income limits are announced by HUD.

FY 2023 Income Limit Area	FY 2023 Income Limit Category	Persons in Household							
		1	2	3	4	5	6	7	8
Philadelphia-Camden – Wilmington, PA- NJ-DE- MD MSA	80% of Area Median Income	62,500	71,400	80,350	89,250	96,400	103,550	110,700	117,850

## WHAT KINDS OF INFORMATION DO I HAVE TO SUBMIT TO SHOW I MEET INCOME ELIGIBILITY REQUIREMENTS?

To determine if applicants are income eligible, BCHRP shall collect, review, and verify income and income from assets owned by household members using the following, if applicable (but not limited to):

- Tax Returns for the last two consecutive years;
- Most recent eight (8) weeks of paystubs;
- SSI/SSDI benefit letters;
- Pension/Retirement/IRA Account(s) statement;
- Other Interest earning or dividend account statements including bonds, Certificate of Deposit (CD), Stocks;
- Unemployment compensation statements;
- Veterans Assistance statement;
- Court ordered Child Support statements;
- Court ordered Alimony statements;
- Life Insurance payments;
- Profit and loss statement from business (if self employed); and/or
- Letters for all public assistance programs.

Salaried income or unemployment income - for all Household Members 18+ years old will be verified by the below:



- Paystubs for most recent 8-week period for every household member that is employed;
- Pay stubs or statements for most recent 8-week period of Unemployment Benefits;
- Full-time students or unemployed household member will supply qualified documentation affirming this status (i.e., unemployment benefit verification, student enrollment forms)

Self-employment income - for all Household Members 18+ years old will be verified by the below:

- Copies of most recent IRS Tax Return (Form 1040);
- If the self-employed earner does not file taxes, a notarized statement reflecting earnings and expenses for last two years should include: dates, addresses of jobs, amounts paid and related expenses - to determine net profit;
- Copy of IRS (non-filing) status for last two years (<https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return>).

Other relevant income and documentation for review: verification of Public Assistance benefits for Household Members 18+ years old, SSI/SSD and documentation verifying receipt of pension/investment income.

Adult household members must certify that the information is complete and accurate, and source documentation should be provided in the application process.

## **I DO NOT HAVE PAY STUBS BECAUSE I ONLY GET PAID IN CASH. HOW WILL I SHOW MY INCOME?**

Third party verification of income will be required.

Under this form of verification, a third-party (e.g., employer, or public assistance agency) is contacted to provide information to verify income. This may be in the form of an employment verification letter indicating the employee, expected annual hours, rate and frequency of pay, and must be certified by the employer with employer contact information. Third-party verifications should also indicate if any changes to current circumstances are anticipated.

All other applicable income requirements and documentation including copies of tax filings, bank statements, and asset certification is required.

## **HOW DO I DETERMINE MY HOUSEHOLD SIZE?**

The income limits are adjusted by household size, therefore, one of the first steps in determining eligibility is to determine the size of the applicant household. Everyone living in the household, regardless of relationship to one another, is a household member for the purposes of determining household size and income eligibility.

Under the definition of income using Part 5, do include:

- Unborn children of pregnant women;

- Children in joint custody arrangements who are present in the household 50% or more of the time;
- Temporarily absent family members who are still considered household members, for example family members on military duty or receiving medical treatment;
- Income of all household residents age 18 or over, who are not enrolled as full-time students;
- Adult students living away from home. If the adult student is counted as a member of the household for income limits, the first \$480 of the student's income must be counted in the family's income. Note, a student who is the head of household or spouse then their full income must be counted, the \$480 limit is not applicable.
- For persons permanently confined to a hospital or nursing home, the family decides if such persons are included or not when determining family size for income limits. If such persons are included, they must not be listed as the head, co-head, or spouse on the deed, but may be listed as other adult family member. If the family chooses to include the permanently confined person as a member of the household, then the income received by these persons must be incorporated into the total family income.
- Children who are in the process of being adopted. Adoption assistance payments in excess of \$480 per adopted child will be incorporated into the household income.

The following should not be counted as household members when determining household size, and their income is not included when calculating annual income.

Do not include:

- Foster children
- Foster adults
- Live-in aides
- Children of live-in aides

## *Application Process*

### **WHEN CAN I APPLY?**

Applications will be accepted during open application acceptance periods. If you would like to be notified when an application acceptance period opens, please submit your contact information via the [Whole Home Repair Interest Form](#).

### **DO I HAVE TO APPLY ENTIRELY ONLINE?**

No, you do not have to apply entirely online. You can apply using a paper application and/or provide paper copies of the required documentation. Please let the BCHRP Case Manager know you are applying or sending paper copies by calling (267) 899-6544.

Application and/or documents can be mailed to:





Habitat for Humanity  
ATTN: BCHRP Program  
539 Jacksonville Road, Suite 100  
Warminster, PA 18974

## **IF I HAVE A QUESTION ABOUT THE APPLICATION PROCESS OR NEED ASSISTANCE IN APPLYING, WHO CAN I CALL?**

Call the BCHRP Program at (267) 899-6544 to receive assistance.

## **CAN SOMEONE APPLY ON MY BEHALF AND/OR ASSIST ME WITH THE ONLINE APPLICATION?**


Yes, identify who is helping to complete the application on the application in the appropriate fields. Please note that homeowners **must** sign the application under the acknowledgement language section and/or any subsequent agreements.

## **I KNOW SOMEONE WHO WANTS TO APPLY, BUT ENGLISH ISN'T THEIR PREFERRED LANGUAGE.**

Call the BCHRP Program at (267) 899-6544, and we will get a translator to meet with you in person or complete an application over the phone. Also, you can translate the Bucks County website and application.

On the bottom left corner of Bucks County website click on "Select language."

After clicking on the weblink for the BCHRP Application, translate the application by clicking

on this button and choosing your language. 

### *Post-Application Process*

## **HOW ARE YOU DETERMINING WHO GETS SELECTED?**

Applications will be received during the timeframes that the application is open which will be posted and publicized. All applications will be reviewed for program requirements and eligibility as detailed below including insurance, non-delinquent mortgage, and non-delinquent taxes. Applicants that do not meet these requirements will be notified and, if available, sent a referral to an agency for further assistance. If an unmet prerequisite is remediated by the applicant, the application can be reopened upon notification by the applicant. Received applications will be ranked using self-reported responses in the application.

To determine need, a variety of factors will be reviewed and considered including but not limited to:





- Weatherization.
- Code.
- Income.
- Repair needs.

The purpose of the application ranking and prioritization is to tier applications based on need, so the program can best target funds and resources to Bucks County homeowners. This approach focuses on a more equitable system of client intake such that more vulnerable clients are prioritized, and allows those with fewer resources to better access government services.

All applications received within the application acceptance window will be reviewed and assigned a status. Every application acceptance window will have a predetermined amount of applications that can be moved forward.

All waitlist applications will be rolled into the next application window to be scored in the prioritization process.

Applications that are incomplete, not submitted, or are otherwise in the status of Pending Applicant Information will not be considered in the prioritization process until application is submitted, signed, and complete.

## **HOW WILL I BE NOTIFIED?**

If you apply online, you'll get an email about your eligibility for the program. If you applied with a paper application, a response will be mailed to you.

## **HOW DO YOU DETERMINE HOW MUCH ASSISTANCE I RECEIVE?**

Mobile homeowners will have access to up to \$15,000 in the form of a grant for eligible and approved home repairs which may include project soft costs.

Homeowners will have access to apply for up to \$50,000 which may include project soft costs.

If and when a project progresses from application review and property eligibility to construction, BCHRP Staff will schedule an inspection of the property with the Homeowner to assess the property, determine the need for repairs, and develop a scope of work.

BCHRP Staff will develop a scope of work that reflects the priority to address core issues including habitability concerns, improve energy or water efficiency and/or to make units accessible for individuals with disabilities. Homeowners are not guaranteed \$50,000 (\$15,000 mobile-home owners) worth of work under the Program and may receive less if it is determined at BCHRP's sole discretion that the work needed or able to be done is valued at less than the maximum allowance. Homeowner will be provided with the scope of work prior to engagement for approval.

A General Contractor, certified by the BCHRP, will be selected to perform the scope of work. See Section 8, Program Purchasing Policies for more information in the BCHRP Guidelines.



Homeowner is not permitted to select their own General Contractor or be reimbursed for DIY projects.

Reasonable and necessary costs associated with the housing project, construction development, and property rehabilitation. These costs will be included in the total project cost. Soft costs can include but is not limited to:

- Architectural, engineering, or related professional services required to prepare plans, drawings, specifications, or work write-ups;
- Credit reports, fees for title evidence, building permits;
- Assessment for lead-based paint and clearance test when regulatorily required;
- Costs for other environmental reports (when required); and
- Third party inspection of major systems, when necessary

BCHRP is committed to providing uniform guidance for the Program to ensure all homes are repairs in a fair and consistent matter. Performance specifics are further delineated in the BCHRP Rehabilitation Standards. For construction materials where there is a choice of style and/or color, the Homeowner will be able to make their selection in a timely manner.

### **HOW DO YOU DETERMINE THE CONTRACTOR I WILL WORK WITH?**

BCHRP will complete a public request for qualifications (RFQ) for general contractors (GC) to create a list of qualified GCs who meet Bucks Home Repair program standards, establishing a contractor pool for the program. If you know a contractor that would like to be certified, please send them to our website: <https://bchrp.com/contractors/>