Purpose

The Whole-Home Repairs Program will provide funding for county-wide agencies to address habitability and safety concerns, provide measures to improve energy or water efficiency and make units accessible for individuals with disabilities.

The primary goal of the Chester County Whole-Home Repairs Program is to ensure the health and habitability of Chester County homes, with a focus on completing projects necessary to avoid housing displacement.

To ensure the Chester County Department of Community Development administers the Pennsylvania Whole-Home Repairs Program in accordance with all programmatic guidelines set forth by the PA Department of Community and Economic Development (PA-DCED).

References

- **PA Department of Community and Economic Development Whole Home Repairs Program Guidelines**
- Chester County Whole-Home Repairs Program Income Guidelines
- Whole-Home Repairs Program Reporting Form
- Whole-Home Repairs Program Application

Definitions

- **Person with a Disability**: any (1) individual with a physical or mental impairment that substantially limits one or more major life activities; (2) individual with a record of such impairment; or (3) individual who is regarded as having such an impairment.

Policy

The Chester County Department of Community Development (DCD) staff and its grantees shall comply with the Whole-Home Repairs Program (WHR) policies and programmatic requirements.

The Chester County Whole-Home Repairs Program is to ensure the health and habitability of Chester County homes, with a focus on completing projects necessary to avoid housing displacement. This program is not intended to complete projects for cosmetic improvements or material upgrades.

WHR Program Administration

1. DCD grantees of WHR funding will comply with the PA Department of Community and Economic Development Whole-Home Repairs Program Guidelines.
   A. DCD’s WHR program will not allocate funding rehabilitation projects for landlords.
2. Grantees agree to collect required applicant information to ensure WHR program eligibility, including all fields included in the approved Whole-Home Repairs Program Application.

Approved by: Dolores Colligan, Director
3. Grantees of WHR funding will serve individuals and households that:
   A. Demonstrate a household income at or below 80% of Area Median Income (AMI)
      • For households between 65% and 80% of AMI, statement of COVID impact on
        the household must be collected.
   B. Demonstrate ownership of the home to be repaired, and that it is the household’s
      primary residence.
   C. Have no outstanding property taxes.
   D. Have an active homeowner insurance policy on the property to be repaired.
   E. The primary residence to be repaired must be in Chester County.
4. Priority will be given to those households meeting at least one of the following criteria:
   • Proof of disability requiring accessibility modifications.
   • Repair requests relating directly to the health and safety of the dwelling.
   • Repair requests addressing municipal code violations.
5. The total amount of financial assistance an eligible household may receive is limited to $24,999.
   A. This amount includes Service Delivery costs such as: development of a scope of
      work, obtaining permits for the required work, activity program management, and
      inspections.
   B. All assistance provided to eligible households will be provided as a grant.
6. Grantees will confirm that households receiving Whole-Home Repair services are not
   receiving Whole-Home Repair funds from another source.
7. Grantees will determine income utilizing the attached guidance provided by the
   Pennsylvania Department of Community and Economic Development.
8. If applicable, homeowners must document any priority status. This documentation may
   include:
   A. A doctor’s note providing proof of disability. Please note the specific disability does
      not need to be identified, but the note must be on letterhead or a prescription pad.
   B. A notice of municipal code violation.
9. Awards are not transferrable and cannot be changed to a different location or
   homeowner. Should a homeowner move, the award is forfeited.
   A. Award letters must follow the template provided by DCD, including the total amount
      of WHR funding allocated to the respective household.
10. Scope of work can only include the following:
    A. Repairs that directly address the health, safety, and habitability of a home, including,
        but not limited to, municipal code violations.
    B. Repairs or improvements of a dwelling that address disability-related accessibility
        needs.
    C. Should funds remain after all applicants who qualify for priority under these
        procedures are served, repairs that address energy and water efficiency may be
        considered.
    D. Repairs or improvements that do not address categories listed above will not be
        considered.
        • For example, materials provided under the scope of work will not constitute a
          betterment of original materials or the grade of materials allowable under current
          program guidelines.
    E. Repairs or improvements on items that can be removed from the dwelling structure
        will not be considered.
    F. The final scope will meet related municipal code requirements but is not guaranteed
        to exceed those municipal requirements.
11. Grantees will determine eligibility and scope of work for each applicant.
12. Grantees are responsible for selecting all contractors according to their individual contractor procurement procedures, provided they meet all Whole-Home Repairs Program Guidelines.

13. All rehabilitation work must be completed and paid for by December 31, 2026.
14. Grantees will ensure all required WHR reporting is submitted to DCD when submitting invoice packages using the format provided and will maintain all necessary backup documentation as required.

15. Fraud Prevention Policy: Fraud is defined as wrongful or criminal deception intended to result in financial or personal gain in situations where they would not be eligible.
   A. This includes the intentional, false representation or concealment of a material fact for the purpose of inducing another to act on it.
   B. WHR applicants and/or recipients can commit fraud by:
      • Knowing making a false statement or representation
      • Intentionally falsifying required documentation
      • Deliberately failing to disclose material facts
      • Knowingly withholding information to obtain benefits.
      • Any modification of signed documents, including dates, revisions to executed forms and falsifying signatures, and other application documentation.
   C. Any form containing a signature and/or date that must be modified as part of the application and certification process must be re-endorsed by all signatories.
   D. If a WHR provider suspects that any information submitted as part of an application is intentionally inaccurate, the party in question will be contacted to discuss the specific issue.
   E. If it is determined that the information in question was in fact an attempt at fraud, the application will be immediately denied and the applicant and/or recipient will be sent a denial letter outlining the specific reasons that the application was rejected.
   F. In addition, DCD reserves the right to report any incidences of fraud or attempted fraud to Office of Inspector General (OSIG) through completion and submission of the "Field Investigation Referral Form" to Katy M. Colon, Special Agent Supervisor, Office of State Inspector General, Bureau of Fraud Prevention and Prosecution at kacolon@pa.gov.

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