

## How to qualify to purchase an R4R home:

- **Potential buyer must complete Pre-Purchase Counseling before putting an offer on the property**

Pre-Purchase Counseling is defined as: Pre-Homeownership Counseling –All homebuyers in the project must complete at least four hours of pre-homeownership counseling, including counseling on predatory lending and must take place prior to the purchase of the home. For the complete requirements for pre-homeownership counseling, including eligible entities providing the counseling, refer to the AHP Guidebook found on the Bank’s website at <https://www.fhfb-pgh.com/ResourceCategory-Applying-for-AHPFunding>.

If you have a potential buyer that needs to complete Pre-Purchase Counseling, Rebuilding Together can connect them with Mon Valley Initiative to provide the service at no cost to the potential buyer.

- **Potential buyer must complete Post-Purchase Counseling within 30 days of closing date**

Post-Purchase Counseling is defined as: face- to face homebuyer counseling for at least four hours. Topics may include maintenance and repairs and improvements.

If you have a potential buyer that needs to complete Post-Purchase Counseling, Rebuilding Together can connect them with Mon Valley Initiative to provide the service at no cost to the potential buyer.

- **A member of the household purchasing the home must have a special need or be a military veteran (preferred, but not necessary).** Any member of a household with any of the qualifying special needs conditions or is a military veteran as outlined below qualifies the household as a special needs or a military veteran household.

Definition of “Special Needs”

- Physically and/or mentally disabled – A person (1) with a physical and/or mental (i.e., psychiatric disorder) impairment that results in substantial functional limitations and who is receiving disability benefits from federal or state government; or (2) who is deemed physically and/or mentally disabled by

a qualified professional who attests that by reason of this impairment, the person is unable to perform life roles in at least one of the major domains of living, working, learning or socializing.

- Developmentally disabled – A person (1) with a severe chronic developmental disability who has been diagnosed with mental retardation and who is receiving disability benefits from federal or state government; or (2) who is deemed developmentally disabled by a qualified professional who attests that by reason of this impairment, the person is unable Page 38 of 56 2022 AHP Implementation Plan Approved December 16, 2021 to perform life roles in at least one of the major domains of living, working, learning or socializing.
- Persons recovering from domestic abuse, dating violence, sexual assault or stalking (physical abuse) – A person who has been subjected to a willful action of inflicting bodily injury or physical mistreatment as documented by a qualified service provider.
- Persons recovering from domestic abuse, dating violence, sexual assault or stalking (emotional abuse) – A person who has been subjected to a willful action of inflicting emotional mistreatment, but has not been physically abused, as documented by a qualified service provider. Persons recovering from substance use disorder (alcohol or drug abuse) – A person with a history of substance abuse and/or dependency who is receiving treatment for the abuse and/or dependency from a qualified service provider.
- Persons with HIV/AIDS – A person with a medical diagnosis of Auto Immune Deficiency Syndrome or who is medically diagnosed by a qualified professional as HIV positive and who is receiving medical care for the condition diagnosed.
- Elderly persons – A person who is 62 years of age or older.

○ **Homebuyer household must be at 60% AMI or less**

60% Area Median Income for Allegheny County		
Family Size	Monthly Income	Yearly Income
1	\$3,515	\$42,180
2	\$4,020	\$48,240
3	\$4,520	\$54,240
4	\$5,020	\$60,240
5	\$5,425	\$65,100
6	\$5,825	\$69,900

