



# **WAMY Community Action, Inc.**

## **PRESS RELEASE**

**For Immediate Release**  
**November 10, 2022**

### **WAMY Community Action, Inc. Accepting Applications for Essential Single Family**

WAMY Community Action, Inc. is currently accepting applications for the Urgent Repair Program (URP), administered through the North Carolina Housing Finance Agency (NCHFA). This program provides funds to assist very-low and low-income households with special needs in addressing housing conditions which pose imminent threats to their life and/or safety or to provide accessibility modifications and other repairs necessary to prevent displacement of very-low and low-income homeowners with special needs.

To be eligible for assistance, applicants must: reside within Watauga, Avery, Mitchell, or Yancey counties and own and occupy the home in need of repair; have a household income which does not exceed 50% of the County median income for the household size (see income limits below); must have a special need (62+ years old, disabled, a single parent with dependent living at the home, a Veteran, a large family with 5+ household members, or a household with a child below the age of six with lead hazards in the home).

<b>Qualifying Income Table (for reference) Maximum Gross Household Income</b>								
Household Size	1	2	3	4	5	6	7	8
50% AMI	\$27,950	\$31,950	\$35,950	\$39,900	\$43,100	\$46,300	\$49,500	\$52,700
50% AMI Avery & Yancey County	\$22,900	\$26,200	\$29,450	\$32,700	\$35,350	\$37,950	\$40,550	\$43,200
50% AMI Mitchell	\$23,200	\$26,500	\$29,800	\$33,100	\$35,750	\$38,400	\$41,050	\$43,700

WAMY will provide assistance to homeowners whose homes are selected for repair/modification in the form of a loan. Homeowners will receive an unsecured deferred, interest-free loan, forgiven at a rate of \$3,000 per year, until the principal balance is reduced to zero.

Only repairs that address imminent threats to the life and/or safety of occupants of the dwelling unit or accessibility modifications will be performed under WAMY's URP. Please understand that all deficiencies in a home will likely not be able to be repaired with the available funds.

The amount of the loan will depend on the scope of work necessary to address the identified imminent threats to life and/or safety, and that will be determined by WAMY Rehabilitation

Specialist. There is no minimum to the amount of the loan; however, the maximum life-time limit according to the guidelines of URP22 is \$12,000.

Applications are available by calling WAMY Community Action, Inc. at (828) 264-2421, or a pre-application can be found on our website at [wamycommunityaction.org](http://wamycommunityaction.org)

Applications should be returned as soon as possible, but no later than 5PM on December 1, 2022. Selection of units will not be completed until January 5, 2023.

#### About W.A.M.Y. Community Action

Established in 1964, W.A.M.Y. (Watauga, Avery, Mitchell, Yancey) is a Community Action Agency and was the first human-service non-profit to come to the High Country's four-county area. WAMY's mission is to partner with families and communities to provide the disadvantaged the support they need to become self-sufficient. WAMY conducts a community needs assessment every three years and programs are designed according to the needs of the community. Currently WAMY has four programs- Youth Development, Food & Nutrition, Housing & Energy, and Total Family Development. To learn more or donate visit [wamycommunityaction.org](http://wamycommunityaction.org).