



# HOME REPAIR PROGRAM

## ELIGIBILITY CRITERIA

- Must own a home within the Habitat LA service area.
- Property must be owner occupied and the primary residence of all owners on title and/or qualifying household member(s).
- The property must be an eligible property. Eligible properties are owner-occupied Single Family Residences (SFR), manufactured homes, condominiums, townhomes and duplexes.
  - Multi-family dwellings larger than two units (apartment buildings, tri-plex, etc.), homes used as rental units, boats and recreational vehicles (RV's) are not eligible.
- Property must be inhabitable and without any unpermitted or illegal additions.
  - Homes that are “red tagged”, condemned, uninhabitable and/or with extensive damages over the program limit are not eligible.
- Property cannot currently be under construction, renovation or remodel
- Property cannot be in a state of incomplete construction, renovation or remodeling activity
- Applicants who own multiple real estate properties are not eligible.
- Homeowner must be current with the following:
  - Mortgage loan payment (if homeowner is still making payments)
  - Homeowner’s insurance policy
  - Property taxes
- Household income must be below current maximum income limits (*see chart below*)

Household Members	1	2	3	4	5	6
<b>2017 Gross Annual Income Limit</b>	<b>\$50,500</b>	<b>\$57,700</b>	<b>\$64,900</b>	<b>\$72,100</b>	<b>\$77,900</b>	<b>\$83,650</b>

- Household income will be determined by totaling income for all adult members residing in the home
- Homeowner must agree to pay for the repairs through a either a one-time payment equal to 3% of the total project costs for the repairs provided OR a deferred, zero-interest, forgiven loan for 100% of the total project costs that is secured to the property.
- Homeowner must be willing to partner with Habitat LA through direct participation in the form of 24 Sweat Equity hours, if physically able, and education classes when available. Sweat Equity requirements are listed below.
- Home must demonstrate a need for repair. This will be determined by a property assessment conducted by Habitat LA.
- Household must commit to being a good Habitat for Humanity ambassador in the community.
- Homeowner(s) must either be a U.S. Citizen or a Permanent Legal Resident.
- Homeowner must be in good standing with the USA Patriot Act and Executive Order 13224
- Habitat Homeowners (purchasers of a home through Habitat LA’s Homeownership Program) are eligible for assistance if they meet the general eligibility criteria and have owned their Habitat Home for a minimum of **10** years.
- Homeowners that have received assistance from Habitat LA’s Home Repair Program may not receive additional assistance for **5 years** after the completion of their repairs. Restricted funding sources may be considered in these cases.



# HOME REPAIR PROGRAM

## ELIGIBLE REPAIRS

**Below is an example list of repairs provided through Habitat LA's Home Repair Program:**

EXTERIOR	INTERIOR
<ul style="list-style-type: none"> <li>• Siding and trim repair and replacement; replacing wood members</li> <li>• Exterior scraping, caulking and painting</li> <li>• Handrails at property entrances</li> <li>• Replace wood damaged by termites and dry rot, including sill, frames, etc.</li> <li>• Window repair (new screen, glass, glazing) or replacement</li> <li>• Replacement or repairs of housing and garage roof shingles and structural members</li> <li>• Gutter replacement/repair</li> <li>• Porch, deck or wheelchair ramp construction</li> <li>• Repair or replacement of porch, stairs or ramp</li> <li>• Fencing repair or replacement</li> <li>• Concrete repairs and installation of new walkway/driveway/flatwork</li> <li>• Minor drainage issues</li> <li>• Door repairs or replacements for house or garage</li> <li>• Weather-stripping at doors</li> <li>• Caulking and foaming cracks and gaps at the doors and windows</li> <li>• Adding or replacing door seals</li> <li>• Supporting existing structural members</li> <li>• Landscaping (pruning, trimming, removal, planting, weeding, reseeding, irrigation)</li> <li>• General cleanup, brush/junk removal</li> </ul>	<ul style="list-style-type: none"> <li>• Installation or repairs of mechanical, plumbing, or electrical components and/or services</li> <li>• Floor and wall repair/replacement</li> <li>• Bathroom grab bars; installation of accessible bathroom components (bathtub, toilet, vanity, sinks, etc.)</li> <li>• Supporting existing structural members</li> <li>• Ceiling repairs</li> <li>• Venting issues for kitchen and bathroom</li> <li>• Weather-stripping at doors</li> <li>• Caulking and foaming cracks and gaps at the doors and windows</li> <li>• Insulating openings, attics, crawlspaces, etc. to eliminate heat loss</li> <li>• Insulating pipes and duct work; wrapping water heaters</li> <li>• Where applicable, applying insulation in walls</li> </ul>

### **Repair Exclusions:**

- Foundation repairs
- Cosmetic or decorative repairs and modifications
- Construction or demolition of rooms and additions
- Remodeling improvements not related to health, safety or accessibility needs
- Repairs on properties that are uninhabitable
- Repairs on properties with open permits
- Repairs on properties with unpermitted or illegal additions
- Repairs on properties undergoing current construction, renovation or remodeling
- Repairs on properties in a state of incomplete construction, renovation or remodeling
- Repairs on properties which Habitat LA deems unsafe for staff, volunteers or contracted professionals