

# Home Repair Program Information



## Habitat Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

## Habitat Vision

With you, we share a vision of a world where everyone has a decent place to live.

## Our Principles

- Demonstrate the love of Jesus Christ
- Focus on shelter
- Advocate for affordable housing
- Promote dignity and hope
- Support sustainable and transformative development

## About Cheboygan County Habitat for Humanity

Habitat is, "A hand up, not a handout" and this is a core principle that sustains the work being done. All Program Partners, whether in the Homeownership or Home Repair Program, make monthly mortgage or loan payments that go into revolving program funds to help build and repair more homes for community members in need. Habitat's programs are focused on the concept of Partnership Housing... meaning that through the different programs, Program Partners invest sweat equity into their project and the projects of others to learn, sharpen, or relearn the skills need to maintain their home.

**Home Repair Programs:** This program is intended to provide funds for the rehabilitation of owner-occupied, single family residential dwellings. Repairs will focus on improvements that will reduce the long-term costs of homeownership such as energy efficiency improvements and removal of health risks.

1. **A Brush with Kindness:** Exterior work that includes painting, patching, minor repair, landscaping or replacement of materials for the purpose of maintaining good or sound condition. A third-party energy audit is not required for this type of repair. Costs are not to exceed \$5,000.
2. **Weatherization:** Designed to improve the energy efficiency and overall indoor air quality and comfort of the structure. Weatherization is a systematic repair process to an existing home based on a comprehensive energy audit, resulting in a defined scope of work. Costs are not to exceed \$10,000.
3. **Critical Home Repair:** Extensive interior or exterior work performed to alleviate critical health, life and safety issues or code violations, including a change to or repair of materials or components; a reconfiguration of space; a modification for accessibility; installation or extension of plumbing, mechanical or electrical systems on an existing structure. Note: Painting is not a critical home repair. A third-party energy audit is required for this repair type. Costs are not to exceed \$15,000.

**Table 1. TYPES OF PROJECTS**

A BRUSH WITH KINDNESS	WEATHERIZATION	CRITICAL HOME REPAIR
Exterior scraping, caulking and painting	Interior and exterior work	Interior and exterior work necessary to maintain the home
Window repair (new screen, glass, glazing)	Replacement of windows and doors	Window replacement
Minor siding and trim repair	Caulking/foaming cracks and gaps	Extensive siding and trim repair or replacement
Misc. Minor home repairs mainly outside in nature	Insulating openings, attics, crawlspaces, etc.	Major roof repair or replacement
Porch or wheelchair ramp construction	Minor repairs to ventilation systems	Minor roof repairs including soffit and fascia.
Door replacement (exterior)	Adding or replacing door seals	Installation or extension of house systems (heating, electrical, plumbing, etc.)
Landscaping (pruning and trimming, weeding, reseeding)	Insulating pipes and duct work; wrapping water heaters	Floor and wall repair/replacement
Cleanup, brush/junk removal	Applying insulation in walls	Foundation repair
Weather stripping		

### Sweat Equity

Sweat equity is a core tenet of Habitat’s ministry and is Habitats most valuable tool in building the partnership among program participants, affiliate staff and volunteers. Participants have an opportunity through sweat equity to invest physically and emotionally in the mission of Habitat.

Everyone living in the home over the age of 18 is encouraged to participate in sweat equity. A minimum of 4 hours of sweat equity is expected before work will begin on a home repair project. All present, physically capable family members should take an active role in the work.

### Sweat Equity Goals

- *Partnership:* Sweat equity provides meaningful interaction among Program Partners, Habitat staff, volunteers, donors and community members.
- *Pride in homeownership:* Sweat-equity hours worked on their home allows homeowners to feel proud of their long-term investment in homeownership.
- *Development of skills and knowledge:* Household members can learn new skills or sharpen the skills they already have, to help maintain their home going forward.

## Program Eligibility

1. Applicant(s) and household members will be subject to a sex offender registry check in accordance with the Background Check Policy. Applicant households with registered sex offenders will be immediately disqualified from the program.
2. An applicant must occupy the home and be the owner of the home as evidenced by the Warranty Deed and a tax document.
3. CCHFH will disqualify applicants if the home is in a condition that it should or could be condemned
4. CCHFH will disqualify applicants that identify their intention to sell the home following completion of the repair.
5. CCHFH will disqualify applicants if repair costs exceed \$15,000 and the proposed work can't be split into phases to reduce costs to an affordable amount.

In addition, the applicant(s) must meet the following core tenants of program eligibility: need, willingness to partner, and ability to pay.

1. Need: Applicant and household must demonstrate a financial, physical, and/or psychological need for the repair.
  - a. The homeowner must demonstrate the inability to complete the repair on their own.
  - b. The applicant's household income is under 60% of the annual United States Department of Housing and Urban Development (HUD) Area Median Income (AMI).
    - i. Applicants at 61-80% AMI may be eligible if the applicant is unable to obtain a conventional repair loan due to unfavorable credit history.
  - c. The applicant's home requires a repair or renovation that aligns with one of CCHFH's Home Repair offerings outlined in Table 1.
2. Willingness to partner: Applicant and household members must be willing to partner with CCHFH. "Willingness to partner" is best represented by the sum of all of the household members' interactions with the affiliate, and the demonstrated commitment to fulfill all partnership requirements for the home repair program. Willingness to partner may be measured by the timeliness, completeness and cooperation with which the homeowner responds to homeowner selection-related requests and questions.
3. Ability to Pay: Applicant must have the ability to make payments as agreed upon based on household gross income. The income of household members who are temporarily living in the home and expected to move within one year will not be included.
  - a. A credit check will be pulled on the applicant(s).
  - b. The applicant(s) agree(s) to make regular affordable loan payments as agreed upon in the Homeowner Agreement.
  - c. The applicant has the ability to make an upfront down payment of 1.5% of the total estimated project cost before work is to commence.

## Home Repair Process

1. Application appointment which can be an informal or formal meeting.
2. Home assessment and visit which is completed by at least 2 CCHFH staff and/or volunteers.
  - a. Pictures will be taken to document the existing condition of the home.
  - b. Must have access to all areas of the home.
3. Initial internal work plan is created so CCHFH can develop a budget and plan for project and funding
4. Third Party Energy Audit will happen depending on the degree of work to be completed or the program type. Scope of work and critical path created from this home audit.
  - a. Pictures will be taken to document the existing condition of the home.
  - b. Must have access to all areas of the home.
5. Board approval is required to move forward with the project.
6. Program Partner meeting to discuss scope of work, costs, sweat equity and scheduling of work.
  - a. Homeowner Agreement to be completed and down payment to be paid.
  - b. Homeowner survey is provided to Program Partners.
7. Work will be scheduled and could possibly be completed all at once or in phases.
  - a. To help Habitat keep costs affordable, volunteer labor is often used under a Licensed builder.
8. Work is completed and promissory note signed.
9. Follow up homeowner survey.
10. Affordable loan repayment begins.

**Applying for the Home Repair Program:** To learn more and/or receive an application to apply for this program, please reach out via the following methods:

Call: 231-597-4663

Email: [info@habitatcheboygan.org](mailto:info@habitatcheboygan.org)

Visit: 9385 N Straits Hwy., Cheboygan, MI 49721

Website: [www.habitatcheboygan.org](http://www.habitatcheboygan.org)

Due to a small staff base, we do our best to have someone present in the office, but we recommend calling beforehand to make sure we have a staff person in the office. You can also pick up an application in our ReStore or drop off a completed application, in an envelope, during regular ReStore business hours. The Habitat ReStore is open: