

# 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:

Tuesday – Friday from 9:00 – 5:00

& Saturday from 9:00 – 3:00

## Home Repair Program Application

The Home Repair 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. The three categories of repairs include A Brush with Kindness, Weatherization and Critical Home Repair.



### Section 1 - Application Information

<b>Applicant Name</b>	
<b>Address</b>	
<b>City, State and Zip</b>	
<b># of years at this address</b>	
<b>Cell Phone/Home Phone</b>	
<b>Social Security Number</b>	
<b>Email</b>	
<b>Co-Applicant Name</b>	
<b>Cell Phone/Home Phone</b>	
<b>Social Security Number</b>	
<b>Email</b>	

**List the name, age and relationship to applicant for all people living in the home:**

1	
2	
3	
4	

### Section 2 - Other Programs Applied To?

Have you applied to our program before? Have you applied to any other agencies for assistance with home repairs?

### Section 3 - Release of Information

If your application is more appropriate for another community program, may we share your application with that agency?

Unless you give us permission, your information will remain confidential from other community agencies. If you write yes, you give Cheboygan County Habitat for Humanity your consent to share the information you provide on this application with similar organizations, if we are not able to assist you.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, DC 20580.

**Section 4 - Monthly Income**

Income Source	Applicant	Co-Applicant	Others in household	Total
Wages				
TANF				
Alimony				
Child Support				
Social Security				
SSI				
Disability				
Other: _____				
<b>Total</b>				

Please note: Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.	Household members whose income is listed above			
	Name	Income Source	Monthly Income	Date of Birth

**Source of Down payment**

Applicants are required to make a 1.5% deposit on projected project costs for this program. Where will you get the money to make the down payment?

**Section 5 - Monthly Expenses**

Account	Applicant	Co-Applicant	Total	Notes
Mortgage Payment				
Homeowners Insurance				
Health Insurance				
Vehicle Insurance				
Child Care				
Utilities				
Phone, Internet, Cable				
Business Expenses				
Credit Cards				
Union Dues				
Loan Payments				
Student Loan Payment				
Medical				
Other				
<b>Total</b>				



## Section 9 - Requested Repairs

Briefly describe the type of work you would like done on your home. Attach a separate piece of paper if there is not enough space to list all repairs. Remember that the items listed below will be considered for repair, but the final decision on what work can be done with our time and financial resources will be made at the discretion of the Home Repair categories. CCHFH will first focus on the most crucial needs for health and safety. Volunteers assist with a lot of our projects and all are not professionals, you agree to this when you sign your Homeowner Responsibility Agreement.

### Describe the Below Area of Repairs

**Painting:** List all exterior painting requirements and please be specific:

**Yard Work:** Indicate if there is yard cleanup and/or trash removal required. Describe any landscaping needs:

**Other Minor Exterior Repairs:** List any exterior repairs that may be necessary. Examples: broken handrail, rotting porch step, ramp needed, etc.

**Accessibility Modifications:** Examples: Wheelchair ramp, bathroom grab bars, accessible shower stall, etc.

**Appliances:** Identify appliances such as stove, fridge, or hot water heater that do not work or need repair:

**Plumbing Repairs:** Describe sink, tub or toilet problems:

**Doors and Windows:** Describe repairs required, including locks, glass, frame, or weather stripping:

**Electrical Repairs:** List rooms where wall outlets, switches and light fixtures do not work:

**Carpentry Repairs:** Describe problems with doors, floors, porches, steps, walls, ceilings etc. Indicate places in house needing repairs.

**Other:** Identify other repairs requested but not listed above:

Complete the following if you are **not** the homeowner, but are assisting the homeowner in completing this application.

Your name:

Your daytime telephone number:

Is homeowner aware of this application?

**Section 10 - Media, Publicity and Volunteers**

Cheboygan County Habitat for Humanity, Inc. often works with corporate and/or church sponsors. These sponsors may provide funds for our projects. Additionally, they provided some of the volunteers to help complete the work on the home. In celebration, some sponsors may wish to publicize the event and /or information about the family in different newsletters, newspapers, radio stations, television, etc.

I/we consent to having information released about our family to sponsors and for internal Habitat for Humanity publications including, but not limited to, the organization's newsletters, and website. This may include but is not limited to, photographs and interviews as well as in-home visits from elected officials.

Signature of Homeowner

Date

Signature of Homeowner

Date

**Where did you learn about Cheboygan County Habitat for Humanity and our Home Repair Program?**

TV  Radio  Newspaper  Flyer  Friend  Neighbor   
Neighborhood Organization  Habitat ReStore

Other (please describe):

**Section 11 - Program Understanding**

I, \_\_\_\_\_ certify that the information on this application is true and accurate and that I own the property at \_\_\_\_\_. I have no present intention to move or offer my home for sale for a least five years. I confirm that, except for the conditions listed in this application, my home is a safe place for volunteers.

I understand that the people who may work on my home are unpaid volunteers; that few, if any of them, are skilled in the building trades; and that Cheboygan County Habitat for Humanity, Inc. MAKES NO WARRANTIES, EXPRESSED OR IMPLIED REGARDING ANY MATERIAL USED OR WORK DONE BY ANYONE AT MY HOUSE. I hereby agree that my assignees, their heirs, distributees, guardians, and legal representatives will not make a claim against, sue or attach the property of Cheboygan County Habitat for Humanity or any affiliated organizations or the suppliers of any tools or equipment that I use in these activities, for injury or damage resulting from negligence or other acts, howsoever caused by any employee, agent, contractor of, or participant in Cheboygan County Habitat for Humanity activities. I hereby release Cheboygan County Habitat for Humanity and any of its affiliated organizations from all actions, claims, or demands that my assignees, heirs, guardians, and legal representatives now have or may hereafter have for injury or damages resulting from my participation in any Cheboygan County Habitat for Humanity activities.

Signature of Homeowner

Date

Signature of Homeowner

Date

## Application Checklist

	Did you complete all 11 sections of this application?
	Did you sign the application? (Section 11)
	Did you enclose a copy of the deed on your home or other proof of ownership, such as a property tax receipt? All documents submitted must show the name and address of the applicant.
	Do you currently have homeowner's insurance? If Yes, please provide proof.
	Did you include a statement verifying income:
	Your income tax return for the last 2 years with W-2's
	30 consecutive days of paystubs
	Your last 2 bank statements (including the name and mailing address of bank and your account number)
	Proof of child support or other public assistance
	All adults over the age of 18 , must submit income documentation (or prove current student status) showing name and address
	Did you provide a copy of your most current utility, phone, and other monthly bills?

Cheboygan County Habitat for Humanity seeks to improve homes and communities through the use of volunteers. If you are involved in your community, please describe (i.e. school activities, community groups, sports organizations, church membership, or organizations in which a member of the household is active, etc.).



Cheboygan County Habitat for Humanity is an equal opportunity housing provider, licensed builder, mortgage lender and licensed retailer. It is the policy of this affiliate to accept applications for housing assistance from all who need a decent, affordable place to live regardless of race, religion, age, gender, national origin, disability or familial status. The Habitat ReStore and Administrative Offices welcome persons with disabilities in a handicap accessible environment. Habitat also welcomes volunteers of all skill levels, offering opportunities for learning and community engagement to all who are willing to support the Habitat mission. Cheboygan County Habitat complies with all local, state and federal mortgage lending and building regulations.

For Office Use Only	Date Received _____	Citation: _____
NOIC Applicant Sent _____		
NOIC Affiliate Sent _____		Adverse Action Letter Sent _____

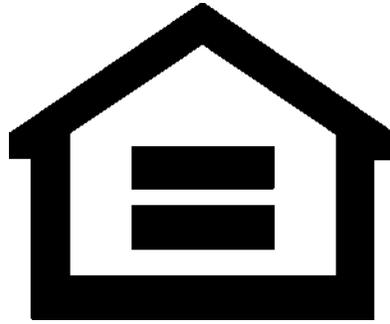
**Information for Government Monitoring Purposes**

**PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:** The following information is requested by the federal government for loans related to the repairs of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but you are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under the federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

Applicant	Co-applicant
<p><input type="checkbox"/> I do not wish to furnish this information.</p> <p><b>Race</b> (applicant may select more than one racial designation)</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p><b>Ethnicity:</b></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Non-Hispanic or Latino</p> <p><b>Sex</b></p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><b>Birthdate:</b></p> <p><b>Marital Status:</b></p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p>	<p><input type="checkbox"/> I do not wish to furnish this information.</p> <p><b>Race</b> (applicant may select more than one racial designation)</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p><b>Ethnicity:</b></p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Non-Hispanic or Latino</p> <p><b>Sex:</b></p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p><b>Birthdate:</b></p> <p><b>Marital Status:</b></p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p>

**To be completed by the person conducting the interview.**

<p>This application was taken by:</p> <p style="text-align: center;">Face-to-face interview</p> <p style="text-align: center;">By mail</p> <p style="text-align: center;">By telephone</p>	<p>Interviewer's name: (Print or type)</p> <hr/> <p>Interviewer's Signature and date:</p> <hr/> <p>Interviewer's phone number:</p>
--	--



**EQUAL HOUSING  
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair  
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is Illegal to Discriminate Against Any Person  
Because of Race, Color, Religion, Sex,  
Handicap, Familial Status, or National Origin**

In the sale or rental of housing or  
residential lots

In the provision of real estate  
brokerage services

In advertising the sale or rental  
of housing

In the appraisal of housing

In the financing of housing

Blockbusting is also illegal

---

**Anyone who feels he or she has been  
discriminated against may file a complaint of  
housing discrimination:**

**1-800-669-9777 (Toll Free)**

**1-800-927-9275 (TTY)**

**[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)**

**U.S. Department of Housing and  
Urban Development  
Assistant Secretary for Fair Housing and  
Equal Opportunity  
Washington, D.C. 20410**