

Information on Habitat for Humanity
Home Repair Programs for Owner-Occupied Homes in Greene County

Habitat for Humanity provides a range of repair services that you may be eligible for. Each program has similar eligibility requirements, but different formats as described below. You may request an application that is used to apply for all repair programs. The application requires providing 1) income information and tax returns (if filed) to show eligibility, and 2) the deed to show title to the property.

Unfortunately, we are not able to work on mobile homes or homes in a *contract for deed* or *rent to own* situation.

Home repairs are for homeowners with household annual gross income less than the amounts below (2017 limits):

1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
\$23,940	\$27,360	\$30,780	\$34,140	\$36,900	\$39,660	\$42,360	\$45,120

Specific program details:

A Brush with Kindness (ABWK) provides volunteers overseen by Habitat construction staff to do exterior work including painting, minor repairs, debris removal, and landscaping.

Critical Home Repair (CHR) provides skilled volunteers and professionals overseen by Habitat construction staff to do extensive interior and exterior work including siding and trim repair/replacement, window replacement, floor and wall repair/replacement, and other similar work.

These programs are a partnership between the homeowner and Habitat for Humanity. Habitat for Humanity provides labor, expertise, and 0% interest, no-profit financing for materials. The homeowner is required to pay Habitat for Humanity back through affordable monthly payments for the materials and other direct costs, and to commit to “sweat equity”. This enables the homeowner to receive services at a significantly lower price, while helping fund future projects. The application requires providing your household budget so we can set an affordable loan repayment amount.

Creating Healthy Homes (CHH)

We have identified all 39 projects to be completed with the two-year grant awarded in November, 2015. We hope to be awarded another grant during the next cycle, which would start in January 2018.

CHH is a loan program that is funded by the Federal Home Loan Bank of Des Moines, and administered through its local member, Guaranty Bank, in partnership with Habitat for Humanity. The work is done by professional contractors and many types of projects are eligible under the program guidelines, including roof repair or replacement, mechanical system repairs or replacement, repair or upgrade of plumbing or electrical systems, etc. Habitat staff will work with you to develop the scope of work and accept bids from professional contractors, and will provide project oversight. You will be asked to sign a deed restriction that defines the loan as being forgiven over a five-year period.

We hope that if you have needs we can help with, you will complete and return the application.

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