



## 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. We use one application 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 (we can request this from the Records Office if you don't have a copy).

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

Repairs are for homeowners with household annual gross income less than the amounts below (2018 limits):

1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
\$25,200	\$28,800	\$32,400	\$36,000	\$38,880	\$41,760	\$44,640	\$47,520

### *Specific program details:*

**A Brush with Kindness (ABWK)** provides volunteers overseen by Habitat construction staff to complete 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 complete 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 the household budget so we can set an affordable loan repayment amount. Most of these projects are conducted in northwest Springfield, and many in the Woodland Heights neighborhood to fulfill grant requirements and mission objectives.

### **Woodland Heights Neighborhood Revitalization**

Habitat for Humanity of Springfield announced in Spring 2018 that it has committed \$200,000 over two years to home repairs in our Woodland Heights partner neighborhood (bordered by Kansas/Kearney/Washington/Chase).

The work will be done by professional contractors and many types of projects are eligible, including roof repair or replacement, mechanical system repairs or replacement, repair or upgrade of plumbing or electrical systems, etc. Cost can range from \$2,000 to \$15,000 per household. Habitat staff will work with you to develop the scope of work and review bids from professional contractors, and will provide project oversight. You will be asked to pay back 20% of the project cost and to sign a promissory note detailing the affordable payments at 0% interest.

### **Creating Healthy Homes 2018 (CHH)**

Habitat Springfield was notified in December 2018 that we have received this two-year grant again. We will begin projects during the spring of 2019. CHH is a forgivable loan program funded by the Federal Home Loan Bank of Des Moines, and administered through its local member, Guaranty Bank, in partnership with Habitat for Humanity.

We hope that if you have home repair needs, you will complete and return the application.

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