



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 partially described below. We use one application for all repair programs. The application requires providing 1) income information 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 on homes in a *contract for deed* or *rent to own* situation.

Due to our current wait list, we anticipate that no additional major repairs will be committed to until 2023.

Repairs are for homeowners with household annual gross income less than the amounts below (limits for 2022 and early 2023):

1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
\$29,880	\$34,140	\$38,400	\$42,660	\$46,080	\$49,500	\$52,920	\$56,340

Our repair programs focus on mitigating health and safety concerns. We must determine during the approval process 1) whether the household is eligible, and 2) whether the repair/rehab is eligible, feasible and justified. Household eligibility is determined by reviewing the application and documentation of income, ownership, and other criteria. Project eligibility, feasibility, and priority are determined during a site visit(s) to review repairs needed, potential costs, access to those areas needing repair/rehab, any environmental issues on site, etc. It is our decision whether to undertake a project based on all of these and possibly other considerations. We also determine which program to use with each household

Some program details:

A Brush with Kindness (ABWK) provides volunteers overseen by Habitat construction staff to complete exterior work including painting and minor repairs such as step or porch rebuilds.

Critical Home Repair (CHR) provides skilled volunteers and professionals overseen by Habitat construction staff to complete more extensive exterior work including siding and trim repair/replacement, window 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.

Creating Healthy Homes (CHH)

CHH is a grant 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. **All projects for the current grant have been identified, but we have applied for another grant we hope to be awarded in December 2022.** The work is done by professional contractors and many types of projects are eligible, including roof replacement, mechanical system upgrades or replacement, structural repairs, etc. Habitat staff works with you to develop the scope of work, reviews bids from professional contractors, and provides project oversight.

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

Nancy Williams, Programs Director

417-829-4001, ext. 105

nancywilliams@habitatspringfieldmo.org

