

## 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 the same 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).

We are not able to work on mobile homes, or on 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  
(maximum income limits starting April 1, 2025):

1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
\$37,380	\$42,720	\$48,060	\$53,400	\$57,720	\$61,980	\$66,240	\$70,500

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, justified and environmentally safe. 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, and other concerns. It is our decision whether to undertake a project based on all of these and possibly other considerations, and which program will be used to address a household's needs.

### *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.

**Greene County Senior Citizens' Services Fund (GCSCSF)**

GCSCSF provides funding for Habitat for Humanity to use for those 60 and older who need high-priority, time-sensitive repairs, generally that can be done by a single licensed contractor.

**Creating Healthy Homes (CHH)**

CHH is a grant program administered by the Federal Home Loan Bank, in partnership with Guaranty Bank and Habitat for Humanity. The work is done by professional contractors and many types of projects are eligible, including roof replacement, mechanical system upgrades or replacement, etc. Habitat staff works with you to develop the scope of work, reviews bids from professional contractors, and provides project oversight. **PLEASE NOTE – Creating Healthy Homes is fully booked through 2025.**

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

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