



Habitat Cabarrus Critical Repair Guidelines and Process

Habitat for Humanity Cabarrus County receives private funding to assist with completion of critical repairs to homes in the County for low income families who are unable to afford the cost of repairs on their own. A small percentage of the funds expended in completing the repairs must be repaid by the applicant so that more families can be served utilizing the limited funding available.

Following are basic guidelines of the program:

- Typically repairs average about \$2,500 with a limit of \$5,000.
- The house must be owned by the applicant (no heir property).
- Work done is primarily to the roof, HVAC system, windows and doors and also includes construction of wheelchair access ramps. (Interior work is normally not done).
- Work will not be done on mobile homes (with the exception of wheelchair access ramps).
- Applicants must be low income - fall between 20% and 60% of the Area Median Income (AMI). The current range is \$9,382 for a one person household at 20% of the AMI to \$53,580 for an eight person household at 60%.
- Applicants must be willing to pay back between 10% and 20% of the cost of repairs, depending on income level.

Following is the application and review process:

- Applicant must complete a Habitat Cabarrus critical repair application.
- Applicant must provide proof of income in the form of a recent W2 form, pay stubs or bank statements.
- Once a completed application and proof of income is received, the Habitat Cabarrus construction staff will make an appointment to visit the house and determine whether the work requested falls within the program guidelines. If it does, an estimate will be completed or a subcontractor will be contacted to complete the estimate. If the work falls outside of the guidelines, a member of the construction staff will contact the applicant to advise of this.
- Once a full estimate of the work to be done is completed, a construction staff member will communicate the results to the applicant, advising of the full cost and required contribution amount from the applicant.
- Once agreements is reached between Habitat Cabarrus and the applicant on the work to be done, the cost to complete and the required contribution amount, the work will be scheduled.
- A down payment of **25% of the required contribution amount** will be requested up front before the work is started (for example – if the total required contribution is \$400, a down payment of \$100 will be required). Once the work is satisfactorily completed, the balance of the required contribution amount is due from the applicant.
- As a standard, any critical repair project will require at least eight hours of sweat equity per adult living in the house. However, if the project takes less than eight hours to complete, the sweat equity requirement will be equal to the numbers of hours it takes to complete the project.