



**Habitat**  
for Humanity®  
of Montgomery and  
Delaware Counties



Every Homeowner

## CRITICAL HOME REPAIR

The goal of the Critical Home Repair (CHR) program is to keep families across Montgomery and Delaware Counties in their homes. The program is designed for homeowners who have experienced a life change and as a result, may find themselves unable to maintain, add, or repair critical aspects of their homes. The CHR program provides low-cost, critical home repairs to prevent low-income owners from being displaced from their residences, and to protect the affordable housing stock in Montgomery and Delaware Counties.

**APPLICATION OPEN:** January 1, 2019 - March 31, 2019

### How does the process work?

- **Application Process-** 3 to 6 months
- **Sweat Equity Requirements-** A percentage of community service is required of all program participants
- **Schedule of Construction-** will be based on sweat equity requirements and amount of time needed to complete the repairs
- **Sign Closing Documents-** A Promissory Note will be signed once the final cost of repairs has been determined
- **Repayment-** will be based on the final cost of repairs and the homeowner's monthly income. The discounted balance will be paid over a short repayment period.

### What repair services are provided?

#### Habitat Critical Home Repair Addresses Health & Safety Concerns:

- Unsafe roof or floor
- Lack of heat
- Electrical hazards
- Plumbing hazards
- Foundation issues
- Floor and wall replacement
- Ramps & accessibility needs
- Interior/Exterior work needed to maintain home

#### Habitat Critical Home Repair Does Not Address:

- Basic painting
- Replacing carpeting or flooring (unless for structural reasons)
- Window replacement (unless rotted or containing lead)
- Cosmetic repairs
- Bathroom renovations or remodels unless safety, code, and accessibility issues exist
- Miscellaneous repairs not listed will be taken into consideration



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