

Habitat for Humanity of Greater Sacramento Home Repair Program FAQ's

Where does Habitat provide Home Repair services?

The property shall be owner-occupied and located within the incorporated limits of the City of Sacramento and Yolo County. All persons listed on the property title must occupy the home. The property shall be in need of repairs to correct health and safety hazards in order to allow continued safe occupancy of the home.

What type of properties does Habitat provide services to?

We serve the following types of properties:

- Single-family homes
- Duplexes

We do NOT serve the following types of properties:

- Motor homes
- Mobile homes
- Trailers, RVs, or boats
- Multi-family dwellings larger than 2 units (apartments, triplexes, etc.)
- Condos
- Manufactured homes

What types of repairs does Habitat perform?

**During this application cycle, Habitat will only be providing SMUD-related repairs as listed below. Applicants must be in need of either Option 1 or Option 2 repairs.*

SMUD-RELATED REPAIRS	
OPTION 1	OPTION 2
<p><u>ROOFING</u></p> <p><input type="checkbox"/> Minor Roof Repair</p> <p><input type="checkbox"/> Roof Replacement</p> <p><i>(All roof repairs include free installation of solar panels, electrical panel upgrade, and Electric Vehicle plug installation if accessible!)</i></p>	<p><u>WEATHERIZATION</u></p> <p><input type="checkbox"/> Upgrade Heating and Air Systems</p> <p><input type="checkbox"/> Energy-efficient Window Replacement</p> <p><input type="checkbox"/> Water Heater or Heat Pump Repair</p> <p><input type="checkbox"/> Appliance Upgrades (*must be health and safety-related)</p> <p><input type="checkbox"/> Exterior Siding Replacement</p> <p><input type="checkbox"/> Door Replacement</p>

When are applications accepted?

The application period will open from **May 8th, 2020** to **June 8th, 2020**. Applications not received by U.S. mail on June 8th or email by 11:59pm on the last day of the application period will NOT be accepted.

How is/are homeowner(s) selected?

1. Applicants must **own and occupy** the home as their primary residence.
2. Applicants must be **willing to partner** with Habitat for Humanity of Greater Sacramento by providing all information in a timely and honest manner and contributing **Sweat Equity** labor hours to the repair project. Those who are not physically able to help with repairs must participate in other volunteer opportunities.
3. Applicants must have the **ability to pay a portion** of the total repair costs.
4. Applicant's income should not exceed 80% of area median income. *Not sure if you fall within the low income limits? View the "HUD Upper Income Limit 2019" document.*
5. Applications will be processed on a first come first serve basis by the date of the completed application and will be reviewed based on completion and financial eligibility.
6. After completing the financial review, a property assessment will be conducted by a member of our construction department to determine if we can or cannot perform repairs requested. A scope of the work to be performed on the house will be provided and discussed with homeowner(s) prior to project commencement.

What is the cost of home repairs to the homeowner?

Homeowner will be responsible to repay 20% of the repair project costs. The loan will be secured by a Promissory Note and Deed of Trust. The loan payments are due on a monthly basis. The loan repayment term is determined by income and can range from 1-5 years. See table below for the total repayment cost of different size projects.

Total Project Cost	20% Repayment Portion
0-\$5,000	0-\$1,000
\$5,001-\$10,000	\$1,001-\$2,000
\$10,001-\$15,000	\$2,001-\$3,000
\$15,001-\$20,000	\$3,001-\$4,000
\$20,001-\$24,999	\$4,001-\$5,000
*Example: Home Repair Project total cost is \$5,000, 20% repayment is \$1,000, Homeowner AMI is 30%, term would be set at 36 months, monthly payment: $\$1,000/36 = \27.78	

What are the income limits?

To see the income limits, please see the attachment **HUD Income Limits 2019**. The applicant's total household income shall be below eighty (80) percent of the area median income (AMI), adjusted for household size.

I submitted my application, now what?

1. Homeowner submits an application and copies of all supporting documents.
2. Habitat reviews applications for completeness and eligibility. *(Habitat may request documents for clarification of applicant information. For this reason, it is crucial that applicants remain communicative throughout the entire application process).* Habitat will update you on the status of your application within 30 days of submission.
3. If homeowner is eligible, Habitat will hold applications until funding becomes available.
4. Once funding is available, eligible households will receive a property assessment

5. A property assessment (or home site visit) allows Habitat to determine if we can or cannot perform repairs. *A property assessment does **NOT** guarantee approval.*
6. Based on program funding and property assessment results, applications are reviewed by department for program approval.
7. Approved homeowners review the *Scope of Work* (repairs to the property) and sign program agreements with the Homeowner Services Manager.
8. Home repair projects are scheduled based on funding and program calendar availability.

What is Sweat Equity?

Sweat Equity is the volunteer time homeowners invest in contributing to the repairs on their home. Each individual or one-adult family member must contribute a minimum of 8 hours of Sweat Equity. Sweat Equity serves some important purposes: builds pride of ownership, develops knowledge and skills, and instills a sense of community. Habitat for Humanity of Greater Sacramento is accustomed to working with partners with disabilities or who juggle school, work, and family, and will help design a Sweat Equity program appropriate for the individual and or family.

Will background checks be conducted?

Habitat for Humanity of Greater Sacramento (Habitat) will run criminal background checks on all individuals residing in the home over the age of 18. **Background check reports will require payment from an applicant ONLY IF their application passes the secondary stage of internal review.** A criminal history does not automatically disqualify an applicant; any issues that come up in a background check will be addressed on an individual basis. Habitat will make an assessment as to whether Habitat is an appropriate program for the Homeowner(s). **Homeowner(s) CANNOT have filed bankruptcy in the last three years.**