



Habitat for Humanity of Greater Sacramento City of Elk Grove 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 Elk Grove. 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. The property shall **NOT** be located in a federally-designated Special Flood Hazard Area (100-year floodplain).

What type of properties does Habitat provide services to?

Eligible properties are an owner-occupied single-family, duplex, manufactured home, or condominium residential dwelling unit that provides complete independent living facilities, including permanent provisions for living, sleeping, cooking, eating, and sanitation. Multi-family dwellings larger than two units (apartment buildings, triplexes, etc.) used as rental units, boats, and recreational vehicles (RV's) are **NOT** eligible.

What types of repairs does Habitat perform?

Non-Critical	Critical
<p>Home Exterior: Siding and Trim Repair*</p> <p>Gutter: Minor gutter repair</p> <p>Air Sealing: Caulking, weather stripping doors and windows</p> <p>Roof: Minor Roof Repair</p> <p>Heating and Cooling: Minor repair and/or servicing</p> <p>Plumbing and Electrical: Minor repair</p> <p>Water Heater: Repair</p>	<p>Home Exterior: Siding and Trim Replacement*</p> <p>Gutter: Gutter replacement</p> <p>Air Sealing: Door and Window Replacement</p> <p>Roof: Roof Replacement</p> <p>Heating and Cooling: Replacement</p> <p>Plumbing and Electrical: Replacement</p> <p>Water Heater: Replacement</p> <p>ADA Accessibility: Door Widening, Grab Bar Installation, Handrails for Porch, Deck, or Wheelchair Ramp</p>
<p>*Exterior paint will only be an option if it is in conjunction with other exterior repairs, cosmetic/aesthetic improvements do not qualify for this program.</p>	
<p>Under City of Elk Grove and HUD regulation, Habitat for Humanity of Greater Sacramento is unable to address repairs directly not related to health and safety such as routine maintenance, appliance repairs or replacement, repairs to garages or other spaces not considered living quarters and not required to access living quarters, luxury and/or cosmetic improvements (including interior and exterior paint), and landscaping (including tree removal.)</p>	

What is a Non-Critical Repair?

Non-Critical Repairs are repairs to maintain the home.

What is a Critical Repair?

Critical Repairs are extensive repairs and modifications vital to the homeowner's health and safety. These types of repairs can be very costly.

For more information, please call **916-440-1215 ext. 1102** or email
CommunityDevelopment@HabitatGreaterSac.org

When are applications accepted?

The application period will open for a thirty (30) day window. Applications received outside of the 30 day window will be placed on the interest list and will be eligible to re-apply during the next application period.

How to apply for home repairs?

1. Access the application on our Website www.habitatgreatersac.org
2. Complete the application and gather all supplemental documentation
3. If you have questions or need assistance: call 916-440-1215 ext. 1102
4. Submit the completed application along with supplemental documentation within 30 days to:

CommunityDevelopment@HabitatGreaterSac.org

or

Habitat for Humanity of Greater Sacramento

ATTN: Home Repairs

819 North 10th Street Sacramento, CA 95811

Or in person at the same address during our normal business hours Monday through Friday 9:00am to 5:00pm.

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 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 fall within the low income limits based on household size, not to exceed 80% of area median income. *Not sure if you fall within the low income limits? View the **HUD Income Limits 2018** (Attached)*
5. After satisfying core requirements, homeowner applicants will be asked to submit **financial documentation** with their application.
6. Applications will be processed on a first come first serve basis by the date of the completed application.
7. 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.
8. The application process generally takes three months from the time of submission of your application to project commencement.

The homeowner applicant shall not have received aid from any City of Elk Grove housing repair program within the five (5) years preceding the application.

What is the interest list?

Habitat for Humanity of Greater Sacramento shall maintain an interest list for Program assistance. Persons may request to be added to the interest list at any time by calling Habitat for Humanity of Greater Sacramento's Homeowner Services Manager or other designated staff. As funding allows, Habitat staff will contact households on the interest list and offer them the opportunity to complete an application. Households shall have 30 days from the application opening to submit a complete application; households failing to submit a complete application in this timeframe will be removed from the interest list.

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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 repayment term in months will be determined by the homeowner(s) percent (%) AMI (Area Medium Income). See table below.

Total Cost	Repayment	% AMI- Repayment Term in Months		
	20%	30%-49%	50%-69%	70%-80%
0-\$5,000	0-\$1,000	36*	24	12
\$5,001-\$10,000	\$1,001-\$2,000	48	36	24
\$10,001-\$15,000	\$2,001-\$3,000	60	48	36
\$15,001-\$20,000	\$3,001-\$4,000	60	60	48
\$20,001-\$24,999	\$4,001-\$5,000	60	60	60

*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

The remaining 80% of the loan will be the forgiveness portion of the Promissory Note. This amount will be forgiven at an annual rate of twenty percent (20%) per year, for a period of five (5) years, so long as the homeowner(s) has/have fully performed and complied with the terms and conditions of the Promissory Note and the Deed of Trust, including making all payments without incurring late fees during each twelve month period starting on the date of the loan documents.

What are the income limits?

To see the income limits, please see the attachment **HUD Income Limits 2018**. The applicant's total household income shall be at or below eighty (80) percent of the area median income (AMI), adjusted for household size.

I am self-employed. How do I verify my income?

If self-employed please provide a copy of your most recent tax return including the Schedule C and your Profit and Loss Statement for the current calendar year. Documentation verifying business income and expenses may be requested.

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.
3. If homeowner is eligible, Habitat will hold application until funding becomes available.
4. Once funding is available, eligible households will receive a property assessment.
5. A property assessment 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 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.

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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 credit checks or background checks be conducted?

Habitat for Humanity of Greater Sacramento (Habitat) will conduct a credit check on both of the Homeowner(s). We also run criminal background checks on all household members over the age of 18. 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 verify employment, check credit and make an assessment as to whether Habitat is an appropriate program for the Homeowner(s). Habitat does not have a minimum credit score requirement, but credit history and debt will be assessed. **Homeowner(s) CANNOT have filed bankruptcy in the last three years.**

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