

## General Home Repair FAQ's

### What types of repairs do you perform?

| A Brush with Kindness                     | Non-Critical Repair  | Critical Repair   |
|---|--|---|
| <b>Landscape:</b> Pruning and Irrigation  | <b>Landscaping:</b> Tree Trimming  | <b>Landscaping:</b> Tree Removal  |
| <b>Gutters:</b> Cleaning                  | <b>Gutters:</b> Small Repair   | <b>Gutters:</b> Removal and Replace   |
| Exterior Scraping, Caulking, and Painting | Siding and Trim Repair   | Siding and Trim Repair and Replacement  |
|   | ADA Accessibility: Handrails for porch, deck, or wheelchair ramp ( <b>exterior</b> ) | ADA Accessibility: Bathroom Grab Bars, Installation of Accessible Bathroom Components (bathtubs, toilet, vanity, sinks, & etc.) ( <b>interior</b> ) |
|   | Minor Drainage Issues  | Drainage Installation   |
|   | Weather Stripping Doors  | Replacing or New Door Seals   |
|   | Caulking and Foaming Cracks and Gaps at the Doors and Windows                        | Door and Window Replacement   |
|   | Plumbing: Limited Leaking  | Plumbing: Greater Leaking causing Mold, Mildew, and Wood Rot (Mold Mitigation) Attracting Termites  |
|   |  | Driveway: Concrete Severely Cracked and Crumbly   |
| Fence: Painting                           | Fence: Replacing Pickets   | Fence: Replacing Posts and Rails  |
|   |  | Water Heater  |
|   | Repairs of Mechanical, Plumbing, or Electrical Components                            | Replacement or Installation of mechanical, plumbing, or electrical components   |
|   | Minor Roof Repairs   | Roof Replacement  |

### What is A Brush with Kindness?

A Brush with Kindness repairs are focused on external paint and outdoor cosmetics **only**.

### What is a Non-Critical Repair?

Non-Critical Repairs are repairs requesting to maintain the home.

### What is a Critical Repair?

Critical Repairs are repairs and modifications vital to homeowner's health and safety.

### **What is the Veteran Home Repair Program?**

Habitat for Humanity of Greater Sacramento works with Veteran homeowners in need of assistance to maintain, stay in their homes, and age gracefully in their homes. Veteran homeowners **must** be able provide DD 214. All other application processes are the same as non-Veteran application.

### **Where do you provide your Home Repair services?**

Habitat for Humanity doesn't just provide Home Repair services, we build communities. We select our Home Repair projects based on this mission and a variety of other factors, including where other active construction projects are located. That being said, we are currently most focused on the following areas:

Oak Park (Sacramento)  
Del Paso Heights (Sacramento)  
South Sacramento (Sacramento)  
Broderick/Bryte (West Sacramento)

### **What type of property can you provide services to?**

Eligible properties are owner-occupied Single Family Residences, manufactured homes, condominiums, townhomes, and duplexes. Multi-family dwellings larger than two units (apartment buildings, tri-plex, ect.) homes used as rental units, boats, and recreational vehicles (RV's) are **not** eligible.

### **What is the price of the Home Repair?**

Cost of HfHGS Home Repair services varies by the applicant and project. Contributing factors include an evaluation of homeowner income, scope of work of repair, and the duration of payment period.

A Brush with Kindness work typically requires no more than a \$100 flat fee for application and materials. Non Critical and Critical repair services are often offered a 0% interest home repair loan with a repayment no more than 40% of total repair costs paid over 12-60 months.

### **How long will it take before I payback my Home Repair loan?**

Homeowners in the program generally take 12-24 months. We work with our homeowners to ensure that the repayment plan is affordable for their income.

### **How long is the waiting list for repairs?**

We do not keep a waiting list for repairs. We accept applications two times each year in February and October. We select as many projects based on construction calendar and budget. Once all applications are reviewed and projects are selected, we encourage applicants to reapply in the next cycle.

### **How do I apply for home repairs?**

1. Access the application
  - a. [www.habitatgreatersac.org](http://www.habitatgreatersac.org)
  - b. Email [CommunityDevelopment@HabitatGreaterSac.org](mailto:CommunityDevelopment@HabitatGreaterSac.org)
  - c. Call 916-440-1215 ext. 1102
2. Submit a completed application to Habitat for Humanity of Greater Sacramento 819 North 10<sup>th</sup> Street Sacramento, CA 95811

### **How are applicants 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 year's low income limits based on household size. *Not sure if you fall within the low income limits? View **HUD Income Limits 2017** (Attached)*
5. After satisfying core requirements, homeowner applicants will be asked to submit **financial documentation** with their application.

6. After completing the financial review, a property assessment will be conducted by a member of our construction department. Those members then present the applicant file to our Homeowner Services Manager to determine if we can or cannot perform repairs requested.
7. The application process generally takes three months from the submission of your application to the committee decision.

### **What are this year's income limits?**

To see this year's income limits, please see the attachment **HUD Income Limits 2017**.

### **I am self-employed. How do I show my income?**

If you are self-employed, income is shown the same you show it on your tax returns. Please create a profit and loss statement for the last 3 months of business to show your accurate income.

### **I submitted my application process, 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 scope of work and sign program agreements with 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 partner 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 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 or family.

### **Will credit checks or background checks be conducted?**

HfHGS conducts a credit check on both the Homeowner and Co-Homeowner. 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. HfHGS will verify employment, check credit and make an assessment as to whether HfHGS is an appropriate program for the applicant(s). HfHGS does not have a minimum credit score requirement, but credit history and debt will be assessed. **Homeowner and Co-Homeowner cannot have filed bankruptcy in the last three years.**

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

