



January 2024

Thank you for your request for an application for the Critical Home Repair Program of Upper Valley Habitat for Humanity in the NEK.

Habitat for Humanity International is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose this year is to undertake home repair projects for property owners who cannot obtain the needed repairs in any other way.

If you are selected to participate in our program, you will receive a no-interest loan to cover the cost of the building materials needed in the repair, plus 10% of this cost to help pay for Habitat's expenses and equipment. You will also be asked to join in partnership commitments that help other families to benefit from Habitat's work.

Please read the following items to see if you meet our general guidelines:

1. You must own your home and have lived in the NEK counties of Caledonia, Orleans, and southern Essex for at least one year.
2. Your home must be in need of repair to items that represent a threat to health, safety or building stability. The overall condition of the home must be sufficiently sound to justify the repair cost in the opinion of the Habitat team that will make a visit to your home.
3. Our program is intended for those who are unable to obtain the needed funds for repairs from any other source, either through their own resources or from a lending source.
4. You must earn less than 80% of the median county income. Your total family income must be sufficient to allow you to stay in the home in the future and pay back the loan over a reasonable period of time.
5. We must have your permission to verify employment and other income, verify checking and saving account balances, have a credit check done, contact your credit and personal references, and contact public assistance agencies and places where you do business. You must be of good character and a good neighbor.
6. You will be expected to provide "sweat equity" by working with us on your project or on other projects in your area. If you are unable to assist, alternative ways to complete the partnership requirement can be arranged with the Habitat visiting team. This can also be completed by friends or family on behalf of the homeowner and is usually completed by the end of the building project.

Under our ***Critical Home Repair*** program, small projects may be undertaken by Habitat with budgeted/preapproved expenditures for materials for usually less than \$5,000. All labor is provided free by Habitat volunteers. Habitat also provides planning and design services free of cost. Occasionally, licensed plumbers or electricians may be hired to complete a project, and this expense may be added to the cost of materials. Habitat expends the money for materials upfront and will consider it a no-interest loan to be repaid when the project is completed.

Small projects may include, but are not limited to, small interior or exterior repairs, porches, stairs and decks, access ramps, interior accessibility projects, window replacement, insulation and weatherization, painting, landscaping, or cleanup. We currently are not doing any remedial work on trailers built before 1990 with, if feasible, the exception of access ramps.

If you are interested in Habitat and you believe you qualify for our Critical Home Repair program in accordance with the above guidelines, we encourage you to fill out and return the enclosed applications, completed in full.

All information is considered confidential and is to be used only for family selection. The entire application process may take 4-6 weeks as our Board of Directors make the final selections of projects at their monthly meetings.

You may mail or drop them off at our office anytime at NEK Habitat for Humanity, 459 Portland Street, Suite 2, St. Johnsbury, VT 05819. Have questions? We are very willing to help you fill out this application. Just call us at 802-751-1212.

Sincerely,

Patricia Janssen, General Manager