



HOME REPAIR MANUAL

Seeking to put God's love into action, Habitat for Humanity of Central Lane brings people together to build homes, communities and hope.

August 2020

TABLE OF CONTENTS

INTRODUCTION.....	4
DESIRED OUTCOMES.....	4
POLICIES.....	5
Home Repair Partner Eligibility Criteria.....	5
Credit Requirements	6
Documentation.....	6
Home Visit.....	6
Scope of Work	7
Cost	7
Duration	8
Home Repair Partnership Agreement	8
Project Survey.....	8
Partnership.....	8

INTRODUCTION

Habitat for Humanity of Central Lane (“HFHCL” or the “Affiliate”) believes in a holistic approach to community revitalization. An asset-focused partnership model enables HFHCL to serve more homeowners with an expansion of housing services throughout the service area in Lane County. This program focuses community efforts to improve the community’s overall quality of life.

The Home Repair Program (the “Program”) is a national program of Habitat for Humanity International to improve the quality of life in neighborhoods through local community partnerships and the expansion of housing services. HFHCL has realized that providing safe, decent, affordable housing means more than building new homes. Existing housing stock needs care and preservation to ensure the availability of safe and healthy shelter for all residents.

HFHCL will focus the Program throughout our service area of Lane County, including Cottage Grove, Creswell, Eugene, Lorane, McKenzie Bridge, Oakridge, Springfield, and Veneta.

DESIRED OUTCOMES

Investing in the Program will decrease the number of homes that are falling into disrepair. It will enable homeowners to remain in their homes and maintain their primary asset. It also will prevent homeowners from being taken advantage of by predatory repair companies and lenders. This program will provide increased stability in Lane County providing an overall long-term and self-sustaining benefit to the community.

The Program will address housing needs and focus on community building efforts that will engage residents and lead to holistic community revitalization. The successful implementation of the Program results in the following outcomes:

1. The state of housing in the HFHCL service area is improved through minor exterior repairs.
 - a. Homeowners have increased stability and safety by maintaining their home.
 - b. Home preservation includes, but is not limited to, increased accessibility, painting, brush removal, and fence replacement.
2. Local residents are engaged and empowered to increase their quality of life.
3. New individual volunteers and group volunteers are mobilized to work on Home Repair activities.
4. New funding resources become available to serve more homeowners.

POLICIES

Home Repair Partner Eligibility Criteria

HFHCL works to eliminate sub-standard housing by assisting low-income homeowners, including veterans, seniors, and disabled homeowners with *minor exterior home repairs with a primary focus on accessibility*. Typical projects include exterior painting*, accessibility modifications (ramps, handrails, etc.), fence replacement, deck and stair improvements, and overgrown brush removal. *Habitat does not paint homes where lead-based paint is present.

Selection is based on the following criteria:

1. Need
 - a. The exterior areas of the home are in disrepair or unsafe and HFHCL's scope of work will significantly benefit the homeowner.
 - b. The homeowner is unable to physically and/or financially complete the work themselves.
2. Ability to Pay
 - a. The household gross income (household members 18 years and over will be considered) must fall below 80% Area Median Income (AMI) based on the current year of H.U.D. Income Guidelines.
 - b. The homeowner is required to pay a portion of the material costs using a sliding scale and payment plan. The payment plan will begin the month following the completion of the project and will be paid through equal monthly installments up to two (2) years with 0% interest.
 - c. The project must be economically feasible under the Program and adhere to the scope of repairs HFHCL offers. The total cost of the project must fall between \$500 and \$2,500.
3. Residency
 - a. The home must be located within the HFHCL's service area.
 - b. The homeowner must be current on property taxes, mortgage payments (if applicable), and homeowner's insurance premiums.
 - c. The home must be owner-occupied, single-family house or mobile home, and the primary residence of the owner.
4. Willingness to partner
 - a. The homeowner must be present during the duration of the repair work even if Sweat Equity hours are completed prior to the project.
 - b. HFHCL requires homeowner and any additional able-bodied adult(s) (18 years or older) residing at the property to complete at least one (1) hour of Sweat Equity for each \$100.00 of project cost up to \$1,000.00. An additional one-half (.5) hour of Sweat Equity is added for each \$100.00 over \$1,000.00.
 - c. Home Repair Partners must acknowledge the implications of a highly publicized program. They should be prepared to share their story through in-person communications, participation in special events, area media

(e.g., newspaper, radio, internet) and HFHCL publications (e.g., photos, videos, audio recordings). Note: in extenuating circumstances when safety and privacy are a primary concern, HFHCL will work with the Partner(s) to determine what is appropriate to be made public.

Credit Requirements

Any mortgage, auto, and student loan payments and total monthly debt servicing expenses (i.e., credit card payments, medical debt, collections) combined shall not exceed 43% of the monthly gross income. HFHCL may choose to exceed these ratios if an applicant:

- Has a successful history of paying a higher percentage of income for housing obligations
- Has solid prospects for increased future income
- Has demonstrated the ability to accumulate savings
- Has proof of paying utility bills on-time for two years

Documentation

In order for HFHCL to ensure that homeowners truly in need of housing services are selected, HFHCL requires homeowners to include the following documents in their application:

1. Completed application (all applicant adults must have signed)
2. Copies of two months of pay stubs for all working adults in the home, if applicable
3. Documentation of all other income for two months (social security, SSD, TANF, child support, unemployment, etc.)
4. Copy of the most recent federal tax statement for each adult (form 1040, 1040A, or 1040EZ) including W2 forms, if applicable
5. Proof of citizenship or permanent legal residency for each adult (copy of birth certificate, valid US passport, voter's registration, or legal permanent residence card)
6. Copy of driver's licence or Oregon ID for each adult
7. Copy of Mortgage Statement
8. Copy of most recent Property Tax Statement
9. Copy of Homeowner's Insurance Declarations Page
10. Copy of military discharge paperwork (DD Form 214), if applicable

Home Visit

Before a home is selected for the Home Repair Program, their homes are evaluated for need. A home visit needs to occur in order to determine what work will be done, what will not be done, and the estimated cost of the project.

Home visits will be conducted by the Construction Manager to evaluate the home on the following selection criteria:

- The repair will improve healthy and safety of homeowner and general preservation of home
- The repair does not pose any emergency safety issues to the workers
- The home is of sound structure and worth the investment
- The homeowner is able to preserve the repairs

The Construction Manager will determine the scope of work, the material list, and the budget for that work. Photos may be taken at time of assessment. HFHCL will evaluate the cost of repairs in comparison to the homeowner's ability to pay, and make a selection.

Scope of Work

Initially, the scope of work is not to exceed \$2,500 per project and is to be limited to exterior repairs and preservation. The focus is to maintain and preserve the integrity of the home.

On-site parameters for volunteers and staff include, but are not limited to:

- Will not cross the threshold to the interior of the home for repair projects
- Will not put volunteers on the roof
- Will not repair foundations
- Will not scrape surfaces with potential lead paint
- Will not make repairs or improvements that may disturb asbestos

The types of repairs and preservation work may include:

- Accessibility ramps
- Minor exterior repairs for mobile and stick-built residences – replacing siding, porches, stairs, handrails
- Exterior painting – siding, trim, garage, shutters, porch, doors, and fences
- Closing exterior air leaks – re-caulking windows, doors, and trim
- Brush removal

If unexpected expenses or structural problems arise during the project, HFHCL has the right to stop working on the project until the problems or expenses are cleared.

Cost

Cost for the Home Repair Partner will be calculated according to the following items:

- Materials and supplies to be used only for this project both donated and purchased
- Sub-contractor labor, if any
- Allocated costs of supplies that may be reusable (e.g., paint brushes)

If the homeowner already has a supply of project materials, then the Construction Manager will need to approve the use of the materials in order to ensure they are adequate to complete the project.

A third-party agency or organization (e.g., Senior and Disabled Services, faith communities, service groups, veteran programs) may sponsor a homeowner and their repair project. The homeowner still must qualify, apply, and complete the application and provide accompanying documentation. The sponsoring agency or organization may pay any part or all of the costs as outlined in the Partnership Agreement and as agreed upon among HFHCL, the homeowner, and the sponsoring organization. The payment by a sponsoring organization must be only a lump sum payment option.

Duration

Each project should take, on average, less than four-to-six workdays to complete. Workdays are determined by HFHCL's usual hours and the number of volunteers requested by the Construction Manager. The duration depends upon the work to be completed and limits the project scope.

Home Repair Partnership Agreement

After the homeowner application is submitted and a home visit is completed, HFHCL will meet with the homeowner to review and sign the partnership agreement including a review of the scope of work, payment options, and to ensure the homeowner's willingness to partner. Once the project is completed and the Construction Manager has calculated the actual costs, the homeowner will review and sign Certificate of Completion, which includes the payment plan.

Project Survey

Once projects are completed, the homeowner will be asked to participate in a short survey about how the repair and preservation work was beneficial to them. These surveys will be saved for project sponsors and testimonials.

Partnership

HFHCL's goal is to stretch and leverage its resources by coordinating and collaborating with partner organizations. HFHCL will work to develop MOU's and referral charts with partner organizations. With intentional partnering with the community, service and faith organizations, the vision of community efforts to improve the community's overall quality of life will be achieved.