

# More Information

## Home Repair Services May Include:

1. **Roof Repair:** A leaky roof can be a problem in older homes. Habitat can provide an estimate for repairs.
2. **Weatherization:** A poorly insulated home is expensive to heat. Habitat may partner with other agencies to evaluate your home's energy efficiency.
3. **Ramps:** If there is a family member that is prevented from leaving the home due to mobility issues, Habitat can help.
4. **Exterior Painting:** If your home needs exterior painting in addition to another project, Habitat can help.

## Equal Opportunity:

It is the continuing policy of Sisters Habitat for Humanity to provide equal opportunity to all applicants, without regard to race, color, gender, sexual orientation, national origin, age, religion, disability or any other characteristic protected by law. This policy relates to all family selection decisions.

Sisters Habitat does not condone any conduct calculated to intimidate, harass, or otherwise discriminate, on the grounds listed above.



## Confidentiality:

We are committed to keeping private our families' personal information. We value the trust of those with whom we work, and we recognize that maintaining this trust requires that we are accountable for the way we treat the information you share with us.

## Contact Information:

For more information please contact the Program Manager, Marie Clasen at 541.549.1193 or [marie@sistershabitat.org](mailto:marie@sistershabitat.org).



## Home Repair Services 2017



**Sisters Habitat for Humanity works in partnership with the community and with families in need, to repair and rehab affordable homes in Sisters.**

**Think about your future!**

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

# Home Repair for Homeowners

# Qualifications

**Sisters Habitat for Humanity is offering affordable home repair for individuals who need assistance maintaining their home. If you qualify, 0% loans are available for most home repairs.**

## **Step 1: Application:**

Applications are available at the Sisters Habitat office located above the Thrift Store at 141 W. Main St. Contact Program Manager, Marie Clasen at 541-549-1193 or marie@sistershabitat.org to learn more about the process.

The completed application must be returned to the Sisters Habitat office with the following documentation:

- Copies of past federal/state tax return.
- Copies of current property tax statements ,homeowners insurance and payment statement from lender.

## **Step 2: Selection Criteria:**

1. Need for improved housing.
2. Ability to repay a loan.
3. Willingness to partner with Habitat by contributing sweat equity hours dependent on the project costs.
4. Applicants must have lived in Sisters for at least one year.
5. Applicants must own and reside in the home.
6. Home is not assessed at more than \$200,000.00

## **Step 3: Home Evaluation:**

A home assessment to determine the scope of work will be completed by our Construction Manager and a member of the Building Committee. They will determine that the home is in need of repair to improve the health and safety of the family and general preservation of the home. The scope of work and project budget are shared with the homeowner. If the scope of work is beyond Habitat’s services the family is referred to another organization.

### **1. Need for Improved Housing:**

The functional areas of the home are in disrepair or unsafe and Habitat’s scope of work can significantly benefit the homeowner. The family is unable to physically and/or financially complete the work themselves.

### **2. Ability to Pay:**

To Qualify for Services Homeowners Must:

- Be current on mortgage payments or own the home
- Be current on property taxes and homeowners insurance
- Be able to afford a 0% interest loan
- Income must fall within the following guidelines:

Family Size	Min. Gross Household Income	Max. Gross Household Income
1	\$20,280	\$26,820
2	\$20,280	\$30,660
3	\$20,280	\$34,500
4	\$22,330	\$38,280
5	\$24,150	\$41,400
6	\$25,935	\$44,460
7	\$27,720	\$47,520
8	\$29,505	\$50,580

### **3. Willingness to Partner:**

A willingness to partner with SHFH is determined by a commitment to participate in “sweat equity”. All selected families must be willing to contribute 8 hours of sweat equity for the first \$1000.00. Each additional \$1000 in project costs requires four hours of sweat equity. The family must be present during the duration of the repair work. All able bodied household members must help during the project where capable.

Many people are involved in working with you to provide a home: volunteers, staff, the Sisters community, businesses, other agencies and more. We all work together to help you in your quest to improve your situation and build a better future for your family.