

CRITICAL HOME REPAIR PROGRAM

PROGRAM OVERVIEW:

In an ongoing effort to meet Habitat's mission that everyone should have a simple, decent, affordable place to live in dignity and safety, the Habitat for Humanity of Greater Lowell (HFHGL) Critical Home Repair program offers assistance to qualified homeowners, seniors and veterans with homes in need of repair. The intent of this program is to allow residents to remain in their home by alleviating critical health, life and safety issues or code violations.

PROGRAM QUALIFICATIONS:

As with all Habitat for Humanity programs, our Critical Repair program offers a "hand up, not a hand out", therefore all applicant's income must fall between 25-60% of the Area Median Income (AMI) for their city or town. The following is a summary of those income guidelines for our Habitat for Humanity of Greater Lowell area. (Larger families, contact office)

If you live in one of the following cities and towns: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsboro and Westford:

Family Size	Your Minimum Income must be at least:	Your Maximum Income must be no more than:
1	\$16,875	\$40,500
2	\$19,275	\$46,260
3	\$21,675	\$52,020
4	\$24,075	\$57,780
5	\$26,025	\$62,460
6	\$27,950	\$67,080

If you live in the following towns: Bedford, Burlington, Carlisle, Concord, Reading, Wakefield and Wilmington

Family Size	Your Minimum Income must be at least:	Your Maximum Income must be no more than:
1	\$18,100	\$43,440
2	\$20,700	\$49,680
3	\$23,275	\$55,860
4	\$25,850	\$62,040
5	\$27,925	\$67,020
6	\$30,000	\$72,000

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APPLICATION PROCESS:

All qualified applicants are required to complete the attached Critical Home Repair application and must provide the following additional documents to determine eligibility:

- Verification of Income including: tax returns, Social Security Benefit statements, W-2 forms and any other documents which would support income verification.
- Asset verification including: 3 months of bank statements or other support documents which would confirm assets. The enclosed AFFIDAVIT OF LIQUID ASSET CERTIFICATION FORM which must be signed by a Notary Public and would verify the applicant has no more than \$15,000 in liquid assets. Includes
- Proof of general or honorable discharge from military service (if applicable).
- Current property tax bill (may be required by city or town).
- Verification of homeowner's insurance or short term policy for repairs.

Upon receipt of a completed application and all supporting documents, applicants will be notified in writing if their application has been approved or denied.

QUALIFIED APPLICANTS:

All qualified applicants will be contacted by a Habitat for Humanity of Greater Lowell representative to schedule a meeting in your home. This meeting will take approximately one hour and will include any additional questions, an assessment of the scope of work, photographs and a review of the HFHGL Critical Home Repair program policies and procedures.

As stated, Habitat's Critical Repair Homeowner Program is committed to giving a "hand up, not a hand out". Therefore, please be advised:

- Qualified applicants are asked to contribute 25% of the overall estimated value of the repair work to be completed. This amount will be determined when an estimate for the repair work is complete and will be due before work will begin.
- Volunteers provide much of the labor necessary to complete Critical Home Repair projects. We ask that qualified applicants let us know if any family, friends or neighbors may be willing to help with the project.

ADDITIONAL FORMS ENCLOSED:

- Application to be completed and returned with supporting documents including enclosed Affidavit of Liquid Asset form.
- List of repair work which may qualify and is intended to alleviate critical health, life and safety issues or code violations.
- **All completed forms should be mailed to: Executive Director, HFHGL, 124 Main St, Westford, MA 01886**

For more information, please contact Habitat for Humanity of Greater Lowell at 978-692-0927