

# ELIGIBILITY AND SELECTION CRITERIA



Habitat for Humanity of Orange County is a non-profit organization that builds and repairs homes for families that could not otherwise afford to do so. The goal of the Hand-Up Home Repair Program is to help families improve their living conditions by focusing efforts on health, safety, and accessibility through Critical Home Repairs.

## ELIGIBILITY CRITERIA

- Home must be located in Orange County.
- Applicant/Co-Applicant must be the homeowner.
- Homeowner may not flip the property post-repair to make a profit.
- The property must be without any unpermitted or illegal additions.
- Homeowner must be current with the following:
  - Mortgage Loan Payment (if homeowner is still making payments)
  - Homeowner's Insurance Policy
  - Property Taxes
- The property must demonstrate a need for repair:
  - Structural Deficiencies
  - Safety Issues
  - Health Related Deficiencies
  - Livability Issues
  - Unable to Maintain Home
- Homeowner must be willing to accept financial responsibility by providing a minimum contribution of \$100.
- Homeowner must be willing to partner by performing sweat equity to the extent they are physically able to do so.
- Homeowner must obtain and provide the required documentation and information by given deadlines.
- Homeowner must be willing to undergo Habitat's income verification process to ensure that the Household Annual Gross Income is below 80% of the area median income (AMI) for Orange County.

**Maximum household income must fall below the levels on this chart adjusted to family size:**

FAMILY SIZE	1	2	3	4	5	6	7
<b>MAXIMUM INCOME**</b>	\$61,250	\$70,000	\$78,750	\$87,450	\$94,450	\$101,450	\$108,450

\*\*subject to change and may vary depending on the source of funding.

\*\*80% area median incomes for Orange County 2018 as published by HUD.

## SELECTION CRITERIA

If eligible for the program, approval of families for selection is dependent upon Habitat's assessment of need, willingness to accept financial responsibility, and willingness to partner with Habitat. In addition to these criteria, Habitat reserves the right to select families according to affiliate budget and capacity. Habitat reserves the right to determine and prioritize the specific repairs which are also subject to homeowner approval.

# HOME REPAIR PROCESS



The following is a description of the Qualification Process:

1. **Online Inquiry Form:** Applicants are asked to state their self-reported household income and home repair needs. \*Mortgage, Homeowner's Insurance, and Property Tax must be current.
2. **Initial Walk-Through:** If pre-qualified, two Habitat representatives will visit the home to gather basic information and pictures of the repair needs.
3. **Full Application:** If it can be determined that the project could be matched with the funding currently available, Habitat will send the full application and must be returned with all supporting documents to conduct income verification. *\*details below*
4. **Assessment:** If fully-qualified, two Habitat representatives will conduct an assessment of your home to determine the scope of work that falls within our capacity and budget (focusing on health, safety, and accessibility).
5. **Acceptance:** If accepted into the program, applicants will be formally notified with a **Letter of Acceptance** and will be asked to come into the Habitat Main Office to review and sign documents. Repair Projects are scheduled based on program calendar availability.

## **\*Full Application Details**

The required documents are necessary for confirmation of current status on mortgage, home insurance, and property tax payments, for identity verification, and for income verification. All of the information in your application is confidential and will be kept strictly private. This is a necessary and major component in the qualification process.

To complete the application, copies of the following documents are required (if applicable):

- A copy of your most recent mortgage statement
- A copy of your most recent property tax statement
- Proof of current homeowner's insurance
- A copy of the recorded deed
- A copy of a valid photo I.D. for all property owners on title
- A copy of a passport or birth certificate for all property owners on title
- A copy of your DD214 (for veterans)
- Federal Income tax returns and W-2 and/or 1099 Forms for all employed household members
- Child support, alimony, and monthly benefit statements / annual letter stating the amount receiving for all household members receiving any form of benefit (i.e. Retirement/Pension, Unemployment, Disability, SSI, TANF, SSDI, etc.)
- Pay stubs for the previous two consecutive months for each employed household member
- All current checking and/or savings account statements for two consecutive months (including but not limited to stocks, IRA's, pension accounts, mutual funds etc.)

**The time it may take to process each applicant may vary depending on our capacity. Applicants will be updated with their qualification status after each step.**

# FREQUENTLY ASKED QUESTIONS



- **How do I apply for the program?**

The first step is to fill out the inquiry form located on [www.habitatoc.org/homerepair](http://www.habitatoc.org/homerepair).

- **How long would the repair process take?**

Qualification processing time may vary depending on Habitat's capacity, and could take as long as four-six months. Similarly, if the application is approved, it may take some time before the home repair project is begun (anywhere from a month to a year).

- **Why is there a financial contribution?**

Habitat OC offers a hand up, not a hand out so while Habitat OC works with donors to cover the majority of the repair costs, we ask each homeowner to share in the cost. That amount will be used to either cover some of their own repair project costs or to be reinvested into future repair projects and will go towards helping other homeowners in need. Payments may be made in two installments.

- **What is sweat equity?**

Sweat Equity refers to the work that the homeowner performs with Habitat on the repair project for their home to the extent that they are able to do so.

- **Why is there an income evaluation?**

The income evaluation is to verify that the household income does not exceed the income eligibility as stated in the maximum income table. This program focuses on limited income families at 80% AMI or lower.

- **Who will be evaluated in the income evaluation?**

Anyone currently living in the home and everyone on the title of the home are evaluated.

- **What happens if a family is over the 80% AMI limit?**

If the applicant presents an extreme need and can provide verification that they are financially unable to complete the necessary repairs, Habitat OC may determine the eligibility of the family.

- **What work is excluded from this program?**

Repair exclusions include, but are not limited to:

- Foundation repairs
- Construction or demolition of rooms and additions
- Remodeling improvements not related to health, safety or accessibility needs
- Repairs on properties, which are uninhabitable, with open permits, unpermitted or illegal additions
- Repairs on properties undergoing or in the state of incomplete construction, renovation or remodeling
- Repairs on properties which Habitat OC deems unsafe for staff, volunteers or contracted professionals

**If you have any additional questions: [homerepair@habitatoc.org](mailto:homerepair@habitatoc.org).**