



## Critical Home Repair and Aging in Place

**Critical Home Repair (CHR)** and **Aging in Place (AIP)** serve as companion programs to Northern Fox Valley’s home building and mortgage lending programs.

**CHR** serves low-income homeowners by delivering home repairs necessary to address code violations and restore safe living conditions. The program provides major interior and exterior repairs including roof replacement, electrical wiring upgrades, as well as mechanical equipment replacement such as furnaces and water heaters.

**AIP** makes safety and functional home modification repairs and renovations to meet the needs of low-income elderly homeowners. Repairs and renovations include the installation of accessibility ramps, walk-in bathtubs, handrails as well as upgraded lighting, levered door handles, wider door openings and the elimination of trip hazards. These modifications allow seniors to enter, exit and live in their homes more safely and independently.

**Cost recovery:** 25% of the repair cost and 100% of the permit fee is paid by the homeowner.

Examples of projects that are outside of the scope of the program include: repairs that exceed 15% of the home’s value, work on rental properties, homes that are uninhabitable, work requiring HOA approval, unsanitary work conditions, and/or foundation repairs.

### CHR and AIP Eligibility Requirements:

- Household income at or below 60% of HUD median income (see chart below)
- Own (name on title) and occupy the home as the primary residence
- Verification that property taxes are not delinquent
- Current on mortgage payment or have no mortgage payments
- Fair Cash Value or Property Value less than \$240,000 (see tax bill)
- Verification of property insurance
- Certification from homeowners that they are not in danger of foreclosure and are not planning on selling their home in the next 24 months

Household Size	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Maximum Household Income	\$39,180	\$44,760	\$50,340	\$55,920	\$60,420	\$64,920	\$69,360	\$73,860

### Application Process

Applications are available on Habitat for Humanity of Northern Fox Valley’s website, [www.habitatnfv.org](http://www.habitatnfv.org), or can be mailed to you by calling 847-836-1432.

If the application meets the eligibility requirements, an inspection of the repair work will be performed by Habitat for Humanity staff. The scope of work, budget, and repayment will be agreed upon by the homeowner prior to work commencing. Bidding and scheduling subcontractors, ordering materials, scheduling, supervising volunteers, ensuring compliance with building codes, and scheduling inspections will be the responsibility of Habitat for Humanity. Homeowners will be informed of the repayment amount prior to the work commencing and will have the opportunity to decide whether to move forward with the repair work. If work is authorized by the homeowner, one half of the homeowner’s portion will be due before the work is started, with the balance due upon the satisfactory completion of the work.