



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 \$280,000 (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, 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.

Application for *ABWK*, *AIP* and *CHR* Programs

DEAR APPLICANT: Please fill out the application as completely and accurately as possible so we can determine if you qualify for *A Brush with Kindness*, *Aging in Place* or *Critical Home Repair*. All information you include on this application will be kept confidential.

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application.

Section 1: HOMEOWNER INFORMATION

Applicant Name:	
Address:	
Number of Years You Have Owned the Home:	
Date of Birth:	E-mail Address:
Home Phone:	Cell Phone:

Names, Date of Birth, and Relationship to homeowner of all people living in the home:		
Name	Date of Birth	Relationship
1		
2		
3		
4		
5		

Section 2: SPECIAL NEEDS

Does anyone in the household have special needs? No Yes (If yes, please describe):

Is translation needed? No Yes (If yes, what language):

Section 3: PROPERTY INFORMATION

What year was the house built? _____

My house is: One-story One and a half Two-stories Duplex Mobile home

Is your home currently for sale? No Yes

Is your house in foreclosure or in danger of foreclosure? No Yes

Do you plan on selling your home in the next 24 months? No Yes

Have you received notice of any code violations which have not been resolved? No Yes
 If yes, please provide a copy of the code violation or a detailed explanation.

Section 4: MONTHLY INCOME AND COMBINED MONTHLY BILLS				
Gross Monthly Income	Applicant	Others in Household	Monthly Bills	Monthly Amount
Base Employment Income	\$	\$	Utilities (Electricity, Gas, Water) - TOTAL	\$
AFDC/TANF	\$	\$	Mortgage/Site Fee	\$
Food Stamps	\$	\$	Car Payments	\$
Social Security	\$	\$	Auto Insurance	\$
SSI	\$	\$	Child Care	\$
Disability	\$	\$	School Lunch	\$
Alimony	\$	\$	Average Credit Card Payment	\$
Child Support	\$	\$	Student Loans	\$
Pension/Retirement Distributions	\$	\$	Alimony/Child Support	\$
Trust Fund Distributions	\$	\$	Homeowner's Insurance	\$
Other:	\$	\$	Property Taxes	\$
Total	\$	\$	Medical	\$
			Other:	\$
			Total	\$

5. WILLINGNESS TO PARTNER

To be considered for *A Brush With Kindness*, *Aging in Place* and *Critical Home Repair* programs, you and/or your family must be willing to complete a certain number of "sweat-equity" hours. Your help in working on your home is called "sweat-equity," and includes being present and active in the day(s) events, working side by side with volunteers, and being responsive to Habitat for Humanity staff and hired contractors as applicable. Consideration will be made to the physical limitations of residents.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS: No Yes

X Applicant Signature: _____ Date: _____

Section 6: REQUESTED REPAIRS

Briefly describe the type of work you needed on your home. Attach a separate piece of paper if there is not enough space to list all repairs. Remember that the items listed below will be considered for repair, but the final decision on what work can be done with our time and financial resources will be made at the discretion of Habitat for Humanity staff.

Exterior: List any exterior painting/staining, landscaping or repairs needed (ABWK Only).

Interior: Identify interior work required for health, life and safety issues, or code violations (CHR Only/Aging in Place).

Other: Any other exterior or interior repairs or modifications needed.

Section 7. VETERAN STATUS

Are you, or any family member living with you, a veteran of the United States Military? No Yes

8. AUTHORIZATION, RELEASE AND HOMEOWNER'S AGREEMENT

I _____ certify that the information on this application is true and accurate and that I own the property at _____. I confirm that any physically able persons residing in my home or visiting on the project day will work alongside Habitat for Humanity volunteers. I confirm that, except for the conditions listed in this application, my home is a safe place for volunteers.

I understand that the people who may work on my house are unpaid volunteers; that few, if any of them, are skilled in the building trades; and that A Brush with Kindness MAKES NO WARRANTIES, EXPRESSED OR IMPLIED REGARDING ANY MATERIALS USED OR WORK DONE BY ANYONE AT MY HOUSE. I hereby agree that I, my assignees, their heirs, distributes, guardians, and legal representatives will not make a claim against, sue or attach the property of Habitat for Humanity of Northern Fox Valley or any affiliated organizations or the suppliers of any tools or equipment that I use in these activities, for injury or damage resulting from negligence or other acts, howsoever caused by any employee, agent, contractor of, or participant in Habitat for Humanity of Northern Fox Valley activities. I hereby release Habitat for Humanity of Northern Fox Valley and any of its affiliated organizations from all actions, claims or demands that I, my assignees, heirs, guardians, and legal representatives now have or may hereafter have for injury or damages resulting from my participation in any Habitat for Humanity of Northern Fox Valley activities.

X Applicant Signature: _____ Date: _____

APPLICATION CHECKLIST

Did you complete all 8 sections of this application?

No Yes

Did you **sign the application?** (Section 8)

No Yes

Did you enclose **proof of ownership and proof of property tax payment**, such as a property tax receipt?

No Yes

Did you enclose proof of **homeowner's insurance**, such as a copy of homeowner's insurance policy?

No Yes

Did you enclose a copy of **last year's tax transcripts?** (Free copies of tax transcripts may be ordered by calling the IRS at 1-800-829-1040. Allow two weeks for delivery)

No Yes

Provide proof of current income or public assistance?

No Yes

FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date Received:	
More Information Requested? <input type="checkbox"/> No <input type="checkbox"/> Yes	Date Letter Sent:
Date Application Completed:	Date of Home Visit: