



## Home Repairs Program Frequently Asked Questions (FAQ)

### WHAT IS THE HOME REPAIRS PROGRAM?

The intent of the program is to preserve homeownership for low-income residents while alleviating critical accessibility, health, and safety concerns.

### WHAT REPAIRS ARE ELIGIBLE?

Qualified homeowners can find help with a variety of interior and exterior repairs not limited to:

- **ADA Accessibility:** Door widening, grab bar installation, handrails for porch, deck, or wheelchair ramp, and wheelchair ramp repair/installation
- **Home Exterior:** Siding and trim repair/replacement, painting
- **Gutter:** Gutter repair/replacement
- **Air Sealing:** Caulking, weather stripping doors and windows, and door and window replacement
- **Roof:** Roof repair/replacement
- **Heating and Air Conditioning Systems (HV/AC):** Minor repair, servicing, and replacement
- **Plumbing and Electrical:** Minor repair and replacement
- **Water heater:** Replacement

### HOW DO I QUALIFY?

To qualify for home repairs, both the property and applicant must meet the following criteria:

- **Need:**
  - The access areas of the home are in disrepair or unsafe, and BVHFH's scope of work will significantly benefit the homeowner.
  - The homeowner is unable to physically and/or financially complete the work themselves.
- **Residency:**
  - The home must be located within Ada County.
  - The homeowner must be current on property taxes, mortgage payments (if applicable), and homeowners insurance premiums.
  - The home must be owner-occupied, a single-family house, and the primary residence of the owner.
  - Mobile/manufactured homes are acceptable.
- **Willingness to Partner:**
  - Applicants must be willing to partner with Habitat (this includes potentially contributing Partner Hours towards the repairs project).



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### **HOW DO I APPLY?**

To apply to our program, please fill out the preliminary questionnaire located at [hfhboise.org/home-repairs-program](http://hfhboise.org/home-repairs-program) and our repairs program manager will contact you directly.

### **WHAT ARE THE PAYMENT TERMS?**

BVHFH provides affordable payment terms based upon the ability to pay that is determined during the application process.

- The gross household income (household members 18 years and over will be considered) must fall below 80% of the Area Median Income (AMI) based on the current year of HUD Income Guidelines.
- The homeowner may be responsible for a percentage of repairs costs depending on household income. If applicable, a payment plan will begin the month following the completion of the project and will be paid through equal monthly installments up to two (2) years with 0% interest.
- The project must be economically feasible under the Program and adhere to the scope of repairs BVHFH offers.
- Payment will be waived for households below 40% of the AMI.