



Habitat for Humanity of the Charlotte Region Critical Home Repair Program FY 2024-2025

Program Goals

Habitat for Humanity of the Charlotte Region's Critical Home Repair Program provides assistance to low income homeowners by completing critical, major repairs. These repairs allow homeowners to remain in their homes and help to preserve the Charlotte region's affordable housing stock.

The Critical Home Repair program does not do work that is purely cosmetic in nature. Instead, the program looks to address these critical issues:

1. Conditions that pose imminent threats to their life and/or safety
2. Provide accessibility modifications
3. Other repairs to prevent displacement

Repairs may include, but are not limited to: roof, electrical, plumbing, flooring, structural, kitchen, bathroom repairs, lead and asbestos remediation as needed to mitigate risk.

Program Funding

The Critical Home Repair Program is funded through federal, state, and local grants as well as sponsorships and donations.

Application Availability

Applications operate off an open/close cycle. Applications will become available based off of pipeline needs that include production capacity, geographic distribution, community need and available funding. To receive an application, interested homeowners or advocates of homeowners must submit information onto our interest form via Habitat's website, Critical Home Repair hotline or main line. Once submitted, the information that is provided will be prescreened to determine if it meets basic eligibility criteria for our Critical Home Repair program. Should they meet our requirements, notification will be sent to the homeowner with information regarding application availability. However, if it is determined that it does not meet these criteria, notification will be sent detailing the reason for ineligibility, as well as the appeal process.

Property & Household Eligibility

Applicants must meet the following property & household requirements to be eligible for the Critical Home Repair Program. Recipients of assistance will be chosen by the criteria listed below without regard to race, color, religion, national origin, sex, familial status and disability.

Property Eligibility

- the property must be located within the city limits and non-incorporated areas of Habitat Charlotte Region's service area, which includes: Charlotte, Pineville, Huntersville, Cornelius, Davidson, Iredell County and Gaston County.
- the house must be a single-family detached home, or modular or mobile home that is fixed on a permanent foundation located on property owned by the homeowner
- the house must be at least 10 years old
- the applicant must own the home and occupy the house as their primary residence
- the applicant must have ownership of the property for at least 5 years *exceptions for inherited properties will be reviewed on a case by case basis*
- the property must not be in danger of foreclosure by way of mortgage delinquency, property liens, delinquent property taxes of more than 1 year, bankruptcy will only be evaluated if a mortgage or secured property loan is active
- the house must have a critical need for repair and the repair amount must fall below our max job scope budget. The types of critical needs include but not limited to: failed or rotted floor system, plumbing leak that will result in structural damage, electrical hazard, roof replacement or repair, termite and/or rot damage, HVAC replacement, upgrades, or accessibility needs (limited to exterior ramp access and bathroom accessibility)
- the homeowner must show proof of homeowner's insurance or construction insurance by the start of their repair project.

Household Eligibility

- The household's (all members who live in the home who earn income) area median income (AMI) will be calculated to determine if they meet income requirements. AMI eligibility criteria may be adjusted based on production capacity, geographic distribution, community need, available funding etc. and will be set before each application cycle. The max AMI that can be set is 60%.
- All household members 16 years and older will be subject to a sex offender check.
- the applicant cannot own any other residential property categorized as a vacation or second home Families previously served through the Critical Home Repair program will only be eligible 10 years after their repair work complete. An exception can be made should a catastrophic event affect the home or an event that threatens the inhabitants ability to live safely in their home.

Program Requirements

In addition to meeting property and household eligibility and construction qualification, Partner Families must also agree to the following conditions to participate in the program for the duration of the repair program.

Willingness to Partner: Partner Families must be willing to actively participate in the partnership with Habitat Charlotte Region and must agree to a code of conduct. This includes but not limited to: providing honest and accurate information, timely communication, submitting documentation when requested, updating Habitat with changes in household or income, ensuring areas are accessible for the repair work, allowing access to the home during the repair work, maintain a drug free household, and providing a safe work environment for Habitat staff, subcontractors and volunteers through the duration of the repair program.

Commitment to Affordability: Habitat Charlotte Region and our funders invest in these home repairs to preserve Charlotte Region's affordable housing stock. To protect this investment, Partner Families are required to comply with restrictions on the use and sale of the house for a Period of Affordability for up to five years after the repair work is complete. During this time:

The house must be used as the primary residence of the Homeowner and/or the Homeowner's successors and assigns.

The property may only be sold to a qualifying low-income person or family (the total household income must be below 80% of the area median income).

Habitat has the right of first refusal

The homeowner (and any additional deed holders) will sign a Deed Restriction agreeing to these restrictions prior to the start of the repairs. In some instances, specific funding will require a Deed of Trust and Promissory Note to be signed and recorded in lieu of the Deed Restriction.

Critical Home Repair Process

Application Inquiry: Upon availability of applications, potential applicants are invited to fill out an application online, request an in-person appointment or in some limited cases by phone applications, with Habitat staff by calling through the CHR Hotline or Habitat Charlotte Region main number.

Application Review: Once an application has been submitted, the property will be evaluated through a public document search to verify ownership, length of ownership, property tax status, and age of structure. Applicants that meet these initial criteria will be asked to submit household income and asset documentation and any other relevant documentation to determine the remaining household eligibility criteria.

Declined Applications/Grievance: Should the application not meet the eligibility criteria or have missed document deadlines, formal communication by letter will be sent to the applicant detailing the reason for decline.

If an applicant feels that their application was not fairly evaluated and would like to appeal against the decision, they should contact their designated Support Staff within five days of the initial decision and voice their concern. If the applicant remains dissatisfied with the decision they may contact the Critical Home Repair Director – Family Services and will have a response within 3 business days. Should the applicant continue to have concerns, a detailed complaint should be submitted in writing, and sent to the Vice President, Family Services attention. The written appeal must be made within 10 business days of the initial decision on an application. Habitat Charlotte Region will respond in writing to complaints or appeals within 10 business days of receiving written comments.

Partnership Conversation: Family Support staff will meet with the Applicant to discuss the details of their willingness to partner by reviewing expectations, engagement opportunities, and period of affordability requirements. The applicant will sign a Program Acknowledgment form that verifies they understand the participation details of the program and wish to continue with their application. *The Applicant(s) (Homeowner) is responsible for making decisions on the property, signing program agreements and formal documents unless a valid General or Durable Power of Attorney has been designated and have provided documentation to Family Support staff.

Pre-Approval: Once household and property qualifications are confirmed, the application is passed to the Critical Home Repair Director-Family Services and/or Critical Home Repair Support Supervisor to reverify

property and household eligibility. The Critical Home Repair Director-Family and/or Critical Home Repair Support Supervisor pre-approves the application for construction review.

Assessment and construction approval: The Construction Team will assess the property to determine whether there is a need for critical repairs and the feasibility for inclusion in the Critical Home Repair Program. All parts of the home must be made accessible for inspection, including the attic and crawlspace. Partner Families are encouraged to assist by providing information on problems that exist and need repair. A licensed electrician, plumbing, and HVAC contractor will be present to determine an in-depth scope of the critical needs for those trades. The Construction Team will review the assessment findings and leave a tentative list of repairs with the homeowner. Assessments will not be completed on homes that contain excessive clutter.

Lead/Asbestos Testing: All houses will be tested for asbestos. If the house was built before 1978, a lead-based paint inspection and risk assessment will be completed by a certified Lead Paint Inspector and Risk Assessor to determine if lead-based paint hazards are present. Based on the Assessment and Lead/Asbestos testing, the Director of Critical Home Repair will approve the applicant for the Critical Home Repair program.

Construction Decline: If it is determined that the repairs cannot be completed within the max job scope budget or if there is no need for critical repairs, Habitat will notify the applicant of the inability to serve them through the CHR program and provide a preliminary job scope with estimated costs and assessments notes (Habitat staff & tradespeople) for the applicants own record.

Preliminary Job Scope: After construction approval, the Construction Management Team will compile a list of necessary critical repairs and an estimated budget for the repair work. Critical needs are ranked and prioritized, with the lowest ranking items being removed from the proposed scope if necessary.

Family Meeting: The Family Support staff will meet with the Partner Family to review program requirements, family expectations (code of conduct) and provide them with the preliminary job scope. The Partner Family will sign the Family Participation Disclosure, consenting to the partnership with Habitat Charlotte Region. The homeowner may sign additional documents as needed to submit with requests for grant funding. The Partner Family will complete a Content Sharing Agreement detailing their comfort level with each type of media to be shared publicly and with sponsors, donors and volunteers. Income and asset documents may be collected at this time and the homeowner and household income will be recalculated to verify the project eligibility for grant funding.

Bid Procedure: The Construction Management Team sends direct solicitation emails to Habitat-approved subcontractors. Habitat staff will be available by request to visit the home with potential subcontractors or, if approved by the homeowner, subcontractors may reach out directly to the homeowner for a site visit. Once the bids have been received, the lowest responsive and responsible bidder will be awarded the contract for the specific job.

Final Job Scope: The Construction Management team will finalize the job scope and budget with updated costs once the bids have been awarded.

Site Supervisor Walk Through: The assigned Habitat Site Supervisor will meet with the Partner Family at their home to review the finalized job scope and discuss the details of the repair project. The job scope will include a tentative schedule, including potential impacts on the Partner Family (how long the family

can expect to be without a kitchen sink, bathroom, heat, electricity, water, etc, and if the homeowner will need to vacate to property for any period of time), and scheduled volunteer days. The Partner Family will sign the finalized job scope, confirming that they understand the repair work that will be completed at their home.

Contract Meeting: The Family Support staff will meet with the Partner Family to sign the contract for the repair work. At this time, they will give the Partner Family contact information for the Habitat Site Supervisor that will manage the repairs to their home. The Partner Family will also sign Deed Restriction agreeing to comply with the period of affordability. In some instances, specific grant funding will require a Deed of Trust and Promissory Note to be signed and recorded. The Partner Family may sign additional documents, as needed, to comply with grant funding requirements.

Construction: Habitat Charlotte Region will obtain any required building permits for the project before beginning work. The permit must be posted at the house during the entire period of construction. Code Enforcement Officers will inspect new work for compliance with the State Building Code.

In order to complete quality repairs at the most affordable cost, repairs are completed by a team of Habitat staff, AmeriCorps volunteers, community volunteers, and subcontractors under the direction of a Habitat Site Supervisor. The Site Supervisor will closely monitor subcontractors during the construction period to make sure that the work is being done in a timely fashion according to the job scope. The Site Supervisor will also be on site performing non-trade repairs and potentially leading volunteer crews through appropriate tasks.

The Partner Family is responsible for protecting their personal property by clearing personal items from areas where work will be performed.

Relocation: Dependent on the scope of work, the Construction Management Team and Supervisor may recommend occupants to temporarily relocate during the home repair. Habitat may provide temporary relocation assistance should the Homeowner express financial hardship and an inability to find alternative temporary relocation through family and friends.

Change Orders: Change orders from the original scope will be documented and signed off on by the Site Supervisor and the homeowner.

Final Walk-Through: Once all work has been completed, Habitat Charlotte Region's Director of Critical Home Repair, Critical Home Repair Area Manager or Home Repair Project Manager walks the job to ensure that all items on the approved scope of work have been completed. After the Director of Critical Home Repair, Critical Home Repair Area Manager, Home Repair Project Manager has signed off on the job, the Site Supervisor will walk the job with the homeowner, detailing all work that has been completed. Once the homeowner is satisfied they will they will sign a certificate of work complete.

Project Close-Out: A project completion letter is sent to the homeowner with warranty information, should issues arrive within a year of the work complete date. Dependent upon the funding source, a lien waiver may also be sent out.

