Habitat for Humanity of the Charlotte Region
Critical Home Repair Program
FY 2026-2027

Program Goals

Habitat for Humanity of the Charlotte Region's Critical Home Repair Program provides essential support to low-income homeowners by completing major, necessary repairs that address health and safety concerns. These repairs help homeowners remain safely in their homes while preserving the region's existing stock of affordable housing.

Program Funding

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

Application Availability & Interest List Prescreening

Our Critical Home Repair program operates on an open and closed application cycle. Applications are made available based on several factors, including our current project pipeline, production capacity, geographic distribution, community need, and available funding. As a result, applications may be open in one area and closed in another.

To be considered for an application, interested homeowners—or individuals advocating on their behalf—must first complete an interest form. This can be submitted through Habitat Charlotte Region's website, the Critical Home Repair hotline, or our main office line.

As applications become available, homeowners will be prescreened in the order they were added to the interest list (and in some cases geographic priority). The homeowner's information will be reviewed using public county records to determine whether the basic program eligibility criteria are met. Eligible homeowners will receive a notification with a specified timeframe to submit an application. If the eligibility criteria are not met, the homeowner will be notified of the reason for ineligibility and provided information on the appeals process.

Property, Household & Project Eligibility

Applicants must meet the following property, household and project 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. All information provided to Habitat Charlotte Region must be truthful and accurate. **Any discovery of fraudulent information at any stage of the application process or during the program will result in immediate disqualification.**

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, mortgage payment history, 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 homeowner must show proof of homeowner's insurance or construction insurance by the start of their repair project.
- 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.

Household Eligibility

- The household's (all income-earning members living in the home) Area Median Income (AMI) will be calculated to determine income eligibility. AMI eligibility criteria will be established before each application cycle and may be adjusted based on production capacity, geographic distribution, community need, available funding, and other program considerations. 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

Project Eligibility

The CHR Construction Team will assess the property to determine whether there is a need for critical repairs and feasibility for inclusion in the Critical Home Repair program. The Critical Home Repair program focuses solely on conditions that pose an imminent threat to health or safety and repairs that prevent future displacement. It does **not** cover cosmetic improvements, exterior beautification or repair detached outbuildings.

The house must have a critical need for repair which include but not limited to: failed or rotted floor system, plumbing hazards, electrical hazards, roof replacement or roof repair, termite and/or rot damage, HVAC repair/replacement, or accessibility needs (limited to exterior ramp access, railings and bath tub accessibility). The CHR Construction Team follows a strict repair guidance policy to make these determinations. This policy ensures critical repair needs are accurately identified, verify that the estimated cost falls within the allowable budget, and develop a precise scope for the necessary repair work.

Habitat Charlotte Region maintains an allowable budgeted amount to ensure service can extend to as many homes and families as possible. Should the assessment reveal that the repairs required to make

your home safe and livable substantially exceed this allowable budget, the home will be declined from the Critical Home Repair program. This allowable budgeted amount may be adjusted until the repair work contract is finalized and signed.

Disclaimer: The eligibility criteria outlined in this document are intended as a general overview and do not include all Board-approved Critical Home Repair (CHR) program policies. Additional eligibility requirements may apply. Habitat for Humanity Charlotte Region reserves the right to determine program eligibility and may decline applicant's participation based on its current Board-approved policies and program requirements.

Program Requirements

Should the applicant be approved for our program, Partner Families (aka applicants) must also agree to the following conditions to participate in the program for the duration of the repair program.

Willingness to Partner: Partner Families play an active role in their partnership with Habitat Charlotte Region. This means agreeing to a code of conduct that applies to all household members and visitors to the property. 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 and crime-free household and providing a safe and respectful 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 Charlotte Region has the right of first refusal (opportunity to match another offer)

The homeowner and all deedholders must sign a Deed Restriction before repairs begin. The terms and conditions of the Deed Restriction are subject to change prior to execution. In some cases, funding requirements may require a Deed of Trust and Promissory Note to be signed and recorded in place of the Deed Restriction.

Critical Home Repair Process

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

Application Review: Upon submission of an application, the property will undergo a reevaluation to confirm its continued alignment with property criteria. Additionally, applicants will be requested to submit

documentation pertaining to household income, assets, and other pertinent information to verify that household criteria are met.

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 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: After initial confirmation, appropriate documentation obtained and meetings have been completed, application is sent to either the Critical Home Repair Director-Family Services or the Critical Home Repair Support Manager to reverify that both property and household eligibility has been met. Upon successful re-verification, the application will receive pre-approval 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 conditionally approve the applicant for the Critical Home Repair program.

Construction Decline: If it is determined that the repairs cannot be completed within the allowable budgeted amount 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 provide them with the preliminary job scope, answer questions and review the Commitment to Affordability, Willingness to partner family expectations (code of conduct). 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.

Disqualification after Approval

Failure to comply with the Willingness to Partner requirement will lead to a procedural response or immediate disqualification from the Critical Home Repair program. Habitat reserves the right to select the appropriate response, as outlined below, at any point based on the severity and frequency of the violation.

- Verbal Warning: Minor violations may result in a verbal warning issued by Habitat staff.
- Written Warning/Intervention Meeting: Repeated or more serious violations may lead to a written warning or a meeting with the homeowner and Habitat staff.
- Project Suspension: In cases of severe or repeated violations, Habitat reserves the right to suspend the project until the issues are resolved to its satisfaction.
- Termination of Services: If Habitat determines, at its sole discretion, that the homeowner or household members have violated the Willingness to Partner requirement, shown a lack of cooperation, or placed an undue burden on Habitat, its affiliated contractors, or staff, Habitat reserves the right to terminate services and withdraw from the project.

Income Reverification Income and asset documents for the entire household must be up to date within 6 months of signing the contract for the repair work. As a result, all income and asset documents collected in application stage will be requested again. Failure to provide in a timely manner may be subject to project hold, delay or deselection. After submission, the 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 Construction 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 upholding their Willingness to Partner commitment which includes the code of conduct, providing access to property, maintaining a safe, respectful environment and 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. Homeowners are asked if they can find suitable accommodation during their relocation. Habitat may provide temporary relocation assistance, as budget allows, 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.

EQUAL HOUSING OPPORTUNITY