



# Critical Home Repair FAQs

HABITAT FOR HUMANITY  
OF THE GREATER HARRISBURG AREA

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## HERE ARE SOME COMMONLY ASKED QUESTIONS . . .

### How does the Critical Home Repair Program work?

The Critical Home Repair program is designed to help keep low-income families in their existing home by making critical home repairs that fall under these five key components: safety, security, accessibility, addressing code violations and energy efficiency.

### Who qualifies for the Critical Home Repair Program?

Similar to the Homeownership program, there are three main criteria to qualify for a critical home repair. You will be asked to meet all three:

1. *Need.* Things we take into consideration: Accessibility, code violations, safety concerns, security, and energy efficiency concerns.
2. *Ability to Pay.* Critical Home Repairs are not free. Homeowners are required to contribute to the cost of their repairs dependent on income level with a small financial contribution. Income must be below 80% of the Area Median Income.

#### Income Guidelines:

Household Size	Income Limit
1	47,600
2	54,400
3	61,200
4	68,000
5	73,450
6	73,900
7	84,350
8	89,000

3. *Willingness to Partner.* To show commitment, families must complete sweat equity, based on 10% of the total amount of work to be completed and the cost of the project. If a homeowner is not physically able to complete their required sweat equity through construction other means of sweat equity can be arranged.
4. Additional requirements that must be met by the applicants:
  - Must live in our service area (Dauphin County and a portion of the West Shore)
  - Must be the homeowner
  - Must be current on all city, school and county taxes
  - Must have proof of homeowner's insurance

### How does the application process work?

After the Critical Home Repair team receives an application the repair coordinator verifies that all of the necessary documents are accounted for. The coordinator then verifies that all taxes and water are current. A date and time for an assessment is made.

Following the assessment the completed application is presented to the Critical Home Repair Committee. Once the committee reviews and approves the project, a memorandum of understanding is presented to the homeowner which details the expectations of Habitat and the homeowner through this partnership.

It is important to remember that work gets completed by the order of the application and the ability to complete the project (weather permitting, etc.).

### How long does the Critical Home Repair process take?

The Critical Home Repair program, from the [application](#) process to project completion, generally takes anywhere from 9 to 12 months but can take longer depending on the project.

### Who funds the Critical Home Repairs program?

Government grants and individual, congregational, company, and civic organizations provide the needed materials and labor for the Critical Home Repairs program. With the partner family's contribution to the cost we ensure that all Habitat projects are a hand up, not a hand out.

