

## Find your Monthly Household Income

Total gross household income, from all sources, for all residents of the house must fall between 20-80% of Washington County's Median Family Income. Count the total number of people of every age living in the house. Add up all sources of income for everyone over age 18. Make sure the total monthly income for the household falls between the minimum and maximum amounts below.

**Total Household Income:** Everyone living in the home over age 18.

**Gross Income:** Your salary BEFORE taxes are taken out, not the amount your paycheck is written for.

**Sources of Income:**

- Employment
- Social Security Income
- Supplemental Security Income
- Social Security Disability Insurance
- Child Support/Alimony/Spousal Support\*  
\*does not have to be disclosed if you do not wish it counted
- Pension / 401(k)

# of People in house	Minimum Monthly Income	Maximum Monthly Income
1	\$ 810	\$3,240
2	\$ 926	\$3,706
3	\$1,041	\$4,166
4	\$1,156	\$4,626
5	\$1,250	\$5,000
6	\$1,343	\$5,373
7	\$1,435	\$5,740
8	\$1,528	\$6,113



**Our Mission:** Seeking to put God's love into action, Willamette West Habitat for Humanity brings people together to build homes, communities and hope. Our vision is a world where everyone has a decent place to live.



**Get involved:** to learn more, or to contribute your time, talents or gifts toward the effort to eliminate substandard housing, visit our website, or contact us in the office or by e-mail at [office@habitatwest.org](mailto:office@habitatwest.org).

**Willamette West Habitat**



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# Critical Home Repair

Reclaim Your Home with Pride and Dignity



A Program to Provide Critical Home Repairs to Washington County Households



A CRITICAL HOME REPAIR PROJECT

# Definitions

Critical Home Repair is defined as extensive interior or exterior work performed to alleviate critical health, life and safety issues or code violations for homeowners in need. Critical Home Repair includes the replacement or repair of materials or components; the reconfiguration of space; modifications for accessibility; installation or extension of plumbing, mechanical or electrical systems on an existing structure. Note: Painting is not a critical home repair.

## Critical Home Repairs Available.

- Extensive interior or exterior work
- Window replacement
- Extensive siding and trim repair or replacement
- Major roof repair or replacement
- Installation or extension of house systems
- Floor and wall repair
- Some foundation repair
- Sidewalk and driveways



Before

## Zero-Percent Interest Loan.

A small portion of the repair cost will be paid back to Habitat by the partnering family. A sliding scale, based on household income, will determine the direct cost. Repayment options include a 0% interest loan, with terms and payment based on income and/or an IDA savings program that matches your savings \$3 for every \$1 you deposit.

Willamette West Habitat for Humanity's home repair program helps low-income homeowners reclaim their homes with pride and dignity. Critical Home Repair helps fill an unmet community need by preventing owner-occupied houses from being condemned and potentially destroyed. This effort also helps protect lower-income families, as well as keeping an affordable housing stock.

## How Does it Work?

If you believe you qualify for the program, contact us and talk to the program administrator. You will receive an application and a list of documents to be completed and returned to Habitat. If approved, a team will be sent to inspect your home and record any and all needed repairs. Once the work, fees and repayment plan are agreed upon by both Habitat and the homeowner, work begins!



After

## A Hand Up...

Habitat's philosophy is to provide a hand up, not a hand out. Partner families invest their own labor into building and renovating houses alongside our volunteers. The Home Repair

program also includes an element of "sweat equity." A zero-interest loan helps the homeowner repay a portion of the repairs (15-30%) and assures that the monthly payments will fit into the household budget. Once a payment plan is approved by both Habitat and you, and work is completed, monthly payments are placed in a revolving fund to assist even more families with their critical home repairs.

**Questions?** Visit [HabitatWest.org/critical-home-repair](http://HabitatWest.org/critical-home-repair) or call 503-844-7606 x 104.

# Program Requirements

- ☆ The house must be your primary residence, and the homeowner must also live in the house.
- ☆ Total gross household income for all residents over 18 must fall between 20-80% of the median household income in Washington County (see back flap).
- ☆ Household income must be documented through recent pay stubs, W-2's, and tax returns.
- ☆ Homeowner must show proof of a current homeowners insurance policy and up-to-date property taxes.
- ☆ Habitat will review the repair list and job costs with the homeowner, for their approval of all repairs and costs, before work begins.
- ☆ The repayment amount will be on a sliding scale of 15-30% of the total repair cost, based on household income.
- ☆ Exact terms of the loan will vary, but the monthly payment will be based on income and current expenses, and will not be burdensome.
- ☆ Family members are expected to work alongside Habitat for Humanity volunteers while the repairs are being done. Don't worry, no construction experience necessary!
- ☆ All families will be required to provide a signed photo release, photos of the family and home (before and after), and a family bio.

## Not For Everyone.

This is not for emergency repairs. The selection and approval process takes a few months from the time of application until the work (if approved) begins.