



HOME REPAIR PROGRAM INFORMATION PACKET

THIS PACKET CONTAINS IMPORTANT INFORMATION – please read it to understand our program processes and offerings better.

Beaches Habitat for Humanity's Home Repair program addresses health, safety and accessibility issues. Repairs could include roof repairs or replacements, bathroom modifications addressing accessibility, plumbing repairs, HVAC repair, etc..

The home repairs are not free. Beaches Habitat finances the repair with an interest-free loan. The monthly payments are calculated based on income.

This program typically has a waiting period, and we cannot guarantee that all inquiries will receive an application.

When you submit an inquiry, you will be registered in our database. The database allows us to keep your information on file until we identify funding that can be used to complete the repairs to your home. When funding is available that is applicable to your home's needs, we will notify you that an application is available. Only households in our inquiry database will be notified when an application is available. There are no exceptions to this policy.

This is NOT an emergency or crisis-based service. We cannot address issues within your home that put you or your household members in imminent danger. Beaches Habitat cannot guarantee that an applicant will receive repair services.

Home Repair Program – General Information:

All Beaches Habitat for Humanity Home Repair programs are a construction-based resource aimed at identifying and addressing health, safety and accessibility related needs in eligible households. The goal of this program is to provide owner-occupied homes with a safe, healthy, and accessible environment.

Funding for the repair program comes from different sources. Different funding sources will set their own timelines and terms. This means that Beaches Habitat will select home repair projects that fit the guidelines set by the funding source. For example, some funding may be geographically specific, some may be specific to Veteran households or Senior households, etc., still, some may be restricted by project type (i.e., only for roofing or only for accessibility).

How it All Works:

- **HOMEOWNERS** must submit an inquiry in order to receive an application when funding is available.
- **Beaches Habitat** will contact you by phone to let you know an application is available. There will be a deadline associated with the application and it will be reviewed on a first come-first serve basis.
- **HOMEOWNERS** will return the application within the deadline indicated, complete with required documentation, OR contact Beaches Habitat for an extension on the application prior to that deadline.
- **Beaches Habitat** will review applications, conduct a home visit, and verify eligibility based on program capabilities and needs of the home. A final determination for program approval will be made.
- **HOMEOWNERS** will be notified of a decision on program approval or denial. If approved, you will receive a list of services for which Beaches Habitat intends to gather estimates from program contractors.
- **Beaches Habitat** will determine which services, if any, fall within funding/program capabilities, budget, timeline, etc. and will provide the homeowner with an agreement for services outlining the scope of work.
- **HOMEOWNERS** will sign an agreement for conduct and liability, which includes the proposed scope of work for the home, and work will commence in the order in which agreements are received.

Eligibility Information:

In order to be considered eligible, applicant(s):

- Must be willing to partner with Beaches Habitat for Humanity by upholding the terms of the program agreement, being responsive, helpful, and hospitable.
- Must be a homeowner in the applicable service area and currently reside in the home in need of repair. Homeowners must have lived in the home for a minimum of one year prior to applying, and plan to continue living in the home for a minimum of five years after work is completed.
- Must have a total gross household income* at or below the levels listed in the chart below:

Income Limits (per HUD guidelines, effective 04/1/2024)	
household size	max. yearly income ~ 80% Scale
1	\$54,500
2	\$62,300
3	\$70,100
4	\$77,850
5	\$84,100
6	\$90,350
7	\$96,550
8	\$102,800

*There is no minimum income needed to qualify; Beaches Habitat does not consider assets

- An additional component of determining a home’s eligibility is a home visit to assess the home’s suitability for Beaches Habitat’s Home Repair program. During the visit, we will need to access key areas in your home to perform these services. If we cannot safely access these areas due to significant clutter in your home or other reasons, you may be limited to receiving exterior services or denied by policy. This determination is made on a case-by-case basis.
- Depending on the funding source anticipated, some homes may be subject to additional levels of review and qualification such as lead testing and environmental review.

When you do receive an application, you will be expected to submit some or all the following:

- Income verification (paystubs, social security income* etc. – for the last 3 months) for all members of household over the age of 18 years.
- Verification of SSI, SSDI and/or other Social Security benefits, as well as annuities or pensions.

Partnership with Habitat:

For a home/homeowner to be considered for Beaches Habitat’s Home Repair programs, it is required that the homeowner and all members (18+yrs) of household, maintain a “willingness to partner”.

Examples of willingness to partner:	Examples of unwillingness to partner:
<ul style="list-style-type: none"> Homeowner is engaged, truthful and responsive with Habitat staff throughout the process 	<ul style="list-style-type: none"> Homeowner is unresponsive, uncommunicative or unwilling to work with Habitat staff
<ul style="list-style-type: none"> Homeowner promotes a safe and pleasant work environment for all Habitat representatives 	<ul style="list-style-type: none"> Homeowner harasses or causes safety risk to staff, volunteers, or contractors
<ul style="list-style-type: none"> Homeowner upholds all expectations set forth by Habitat program staff throughout process such as scheduling and accommodating appointments, meeting deadlines and refraining from soliciting additional services from program contractors 	<ul style="list-style-type: none"> Homeowner solicits additional services from program contractor during program participation.

Repair Program Type of Service Break Down:	
<p>All homes will typically be considered for up to \$25,000 in critical repair or accessibility work. ***this cap can vary based on funding**</p>	
Eligible types of Services:	<ul style="list-style-type: none"> Roof Repair/Replacement Water heater replacement Zero-step Entry solutions Drywall repair or replacement Porch repair or replacement Plumbing repairs (major or minor) Electrical repairs (major or minor) Accessible Bathrooms HVAC Repair/Replacement
Services not considered:	<ul style="list-style-type: none"> Major foundation repairs Large scale mold treatment Additions or extensions Cosmetic improvements or upgrades

Homeowner Repayment:	
Homeowners participating in the Home Repairs program will be responsible for repaying project costs based on the project scope and the homeowner's income.	
For Repairs up to \$1,500	<ul style="list-style-type: none"> • Homeowner will pay a flat fee of \$250 • No promissory note is required • Approval process will include a background check and income verification.
Repairs between \$1,500 and \$25,000	<ul style="list-style-type: none"> • Homeowners will make a monthly payment based on affordability formula over a 5-year period. • Homeowner will be required to sign a promissory note and may not sell within the 5-year repayment period. • If the homeowner has repaid as agreed, at the end of the 5-year repayment period, any remaining balance will be forgiven. • If the home is sold within the 5-year repayment period, the remaining balance must be repaid in full at the time of the sale. • Approval process will include a background check, income verification, and credit check.
Repairs over \$25,000	<ul style="list-style-type: none"> • Homeowner will make a monthly payment based on affordability formula over a 5-year repayment period. • Repair will be financed using two mortgages. The first will be for the portion homeowner is repaying based on the affordability formula. The remaining balance will be mortgaged using a forgivable silent second that will decrease in value over time. • Homeowners will be required to sign a promissory note and may not sell within the 5-year repayment period. • If the home is sold within the 5-year repayment period, the remaining balance of both mortgages must be repaid in full at the time of the sale. • Approval process will include a background check, income verification, and credit check.

Disclosures and Disqualifications:

Beaches Habitat is not legally bound nor obligated to perform services at any home until or unless there is a mutually signed agreement for services in place. This agreement should consist of the following:

- “Authorization to Provide Service and Release of Liability” and
- One or more Addenda which outlines “Materials and Services to be Provided”.

If such a document does not exist or is not properly filled out between both parties, Beaches Habitat for Humanity is not legally or otherwise beholden to provide any services. Please note that all verbal agreements are null and void if not validated by a signed agreement as stated above.

Beaches Habitat also reserves the right across all programs to determine, in its sole discretion, if the home provides a safe work environment for staff, volunteers as well as third party contractors. During the home visit, if any of the following are evident within the home, Beaches Habitat may reserve the right to remove applicant from consideration and deny the application until a time when such issues are resolved:

- | | |
|---|--|
| <ul style="list-style-type: none">• Hoarding of any kind• Excess of pets in the house• Evidence of illicit drug use• Excessive or invasive pest issue• Excessive microbial growth of any kind | <ul style="list-style-type: none">• Major foundation issues of any kind• Major or pervasive structural/safety issues• Severe roach, bed bug, and/or rodent infestation |
|---|--|



Home Repair Inquiry Form

[THIS IS NOT AN APPLICATION]

By submitting this form, you are notifying Beaches Habitat for Humanity of your need for home repairs. This program usually has a waiting period, and we cannot guarantee that all projects will be completed. If funding becomes available that is applicable to your home's needs Beaches Habitat for Humanity will contact you.

Name: _____

Are you the homeowner? Yes No

If **NO**, what is your relationship to the homeowner? _____

What is the physical address of the home in need of repairs?

Does the homeowner currently live at the address listed above? Yes No

Current Mailing Address (if different):

Best Phone number to reach you: _____

Email Address: _____

Income Limitations:

How many adults (18 and older) live in your home? _____

How many children (17 and younger) live in your home? _____

Do you meet the following income limits? Yes No

Household Size	Max. Yearly Income ~ 80% Scale
1	\$54,500
2	\$62,300
3	\$70,100
4	\$77,850
5	\$84,100
6	\$90,350
7	\$96,550
8	\$102,800



Home Information:

What year was your home built? _____

Is your home currently insured? Yes No

Please describe your home. Check all that apply:

- Single-Family Duplex/Townhome mobile home Apartment/Condo
 One-Story Two-Story
 Wood Siding Stucco Vinyl Hardee Board Brick/Block

Has Beaches Habitat worked on your home before? Yes No If so, when? _____

Please select all that may apply to your home's needs:

Health and Safety Mitigation/ Remediation Work	Foundation	Ingress/Egress	Exterior Roof
<input type="checkbox"/> Asbestos <input type="checkbox"/> Combustion appliances <input type="checkbox"/> Radon <input type="checkbox"/> Lead <input type="checkbox"/> Mold <input type="checkbox"/> Pests <input type="checkbox"/> Other-write in	<input type="checkbox"/> Floor system (beams, joists, subfloors) <input type="checkbox"/> Foundation walls/ piers <input type="checkbox"/> Grading/landscaping for drainage <input type="checkbox"/> Water/water damage	<input type="checkbox"/> Replace/repair exterior doors <input type="checkbox"/> Replace/repair windows <input type="checkbox"/> Replace/repair exterior decks/steps/railings/ ramps <input type="checkbox"/> Repair/replace driveway/ exterior walkways	<input type="checkbox"/> Full shingle replacement <input type="checkbox"/> Major repair (shingles, decking, roof/ trusses/ rafters) <input type="checkbox"/> Minor roof repairs (partial shingle replacement, flashing, penetrations) <input type="checkbox"/> Other - write in
Accessibility	Exterior Walls	Interior Work	Electrical
<input type="checkbox"/> Installation of accessibility aids (i.e., showers/grab bars/ toilets) <input type="checkbox"/> Provide a zero-step access to porch, deck or house <input type="checkbox"/> Remodel/add an accessible bathroom <input type="checkbox"/> Remodel/add 1st floor bedroom <input type="checkbox"/> Widen doorways/ hallways for access	<input type="checkbox"/> Framing repairs <input type="checkbox"/> Gutters, downspouts, drain lines <input type="checkbox"/> Insulation <input type="checkbox"/> Paint <input type="checkbox"/> Siding/sheathing repairs <input type="checkbox"/> Trim, fascia, gutter boards	<input type="checkbox"/> Bathroom repairs (sinks/cabinets/etc.) <input type="checkbox"/> Framing/drywall/paint <input type="checkbox"/> Kitchen repairs (sinks/cabinets/etc.) <input type="checkbox"/> Replace flooring <input type="checkbox"/> Replace interior doors <input type="checkbox"/> Repair/remodel ceilings/walls/floors <input type="checkbox"/> Ventilation added or extended to exterior	Plumbing
			<input type="checkbox"/> Repair/replace electrical wiring outlets/receptacles, <input type="checkbox"/> Other-write in
			Air systems
			<input type="checkbox"/> Repair/replace plumbing fixtures/lines/appliances <input type="checkbox"/> Repair/replace hot water tank <input type="checkbox"/> Other-write in
			<input type="checkbox"/> Repair/replace HVAC equipment/ ducts <input type="checkbox"/> Other-write in

Other: _____



Due to specialized funding sources, we like to offer the optional opportunity for homeowners to identify themselves or members of their household as one or more of the following:

- Currently serving in any branch of the U.S. military
- Served in a branch of the U.S. military
- Veteran with general or honorable discharge
- Disabled and in need of accessibility modifications
- Over the age of 60

By signing this form, I/we, the homeowner(s), acknowledge that the information provided to Beaches Habitat for Humanity's Repair program is true.

Home Owner Signature : _____

Date: _____

Co-owner Signature: _____

Date: _____

Please return this form to Beaches Habitat for Humanity. For questions, call 904-595-5806.

**Beaches Habitat for Humanity
ATTN: Home Repair Program
797 Mayport Road
Atlantic Beach, FL 32233**