



Home Preservation 2022

Thank you for your interest in Grundy-Three Rivers Habitat for Humanity’s Home Preservation Repair Program. Applications are taken during two open application periods:

1. January 1st through March 1st – approved work scheduled to begin after April 1st
2. April 1st through June 1st – approved work scheduled to begin after July 1st

Applications will be reviewed when the open application period ends in March and June. Not all applicants will be accepted into the program. In addition to owning and occupying the home, applicants must meet the following eligibility requirements:

Need

- a. Necessity of repair or maintenance to the exterior of a home for the purpose of preservation as determined by the GTRHFH construction staff. May include paint, gutter work, landscaping, stairway repair, or building an access ramp, and limited interior work (refer to scope on page 2)
- b. Inability to obtain a conventional loan to pay for needed repairs
- c. Inability to carry out maintenance and repairs due to age, disability, or family circumstance

Ability to Pay

- a. Household Income Limit: Gross annual household income cannot exceed 60% of the median family income for Grundy County, as determined by the U.S. Department of Housing and Urban Development.

	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Minimum	\$19,000	\$21,700	\$24,400	\$27,100	\$31,040	\$35,580	\$40,120	\$44,660
Maximum	\$37,980	\$43,380	\$48,780	\$54,180	\$57,600	\$62,880	\$67,200	\$71,520

- b. Stable income for the last 6 months with the likelihood of continued income.
- c. Current on mortgage payments, insurance and taxes for past 24 months.
- d. Total Debt to Income: To qualify for the repair program, total monthly expenses including the repair payment shall not exceed 43% of applicants’ income.
- e. Bankruptcy: Two years have passed since the bankruptcy was discharged and there has been a satisfactory credit history during that time period.

Willingness to Partner

- a. Sweat Equity is determined on a case-by-case basis with most partners requiring to complete a minimum of 2 hours of Sweat Equity – unless physically unable. Partners who are physically unable to complete Sweat Equity are able to have family earn Sweat Equity.
- b. Partners agree to be a positive representative of Habitat including attending and participating in public functions and interviews scheduled by Habitat.
- c. Partners may be required to participate in free Educational Programs such as household budgeting and maintenance as indicated by Habitat at the time of approval.



Scope of Work

Before work begins, an agreed upon scope of work will be determined by the homeowner and GTRHFH representative. Total repair costs will not exceed \$3,000. If the application is approved, the applicant will be responsible for 20% of the total project cost (not to exceed \$600). Full payment is due before work can be scheduled to begin.

Repair work is limited to the following:

1. Decks/Porches
 - a. Painting/staining
 - b. Steps/railings/flooring
2. Windows/Doors
 - a. Winterizing
 - b. Replacement
3. Gutters/Downspouts
4. Exterior maintenance
5. Garage doors
6. Water heaters
7. Small shed/structure removal
8. Grab bars/handrails/smoke detectors
9. Replacement of sink and door hardware for ADA compliance
10. Handicap ramps

Items **NOT** included in the program:

1. Projects in excess of \$3,000 (as determined by the Construction Committee)
2. Structural repairs within mobile homes
3. Repairs over 12 feet in height
4. Roof repairs
5. Major plumbing/electrical repairs
6. Tree/large brush removal
7. Air conditioning/furnace repair
8. Painting within homes/structures
9. Mold removal

Please note – We cannot perform any work to mobile homes on land that is leased, the land must be owned by the home owner.

Completed applications can be emailed to info@grundy3rivershabitat.org or mailed to:

Grundy-Three Rivers Habitat for Humanity
105 E. Main Street – Suite 202
Morris, IL 60450

Please contact the office with any questions at 815-942-1452.

