

**APPLICATION GUIDELINES & SELECTION CRITERIA**

**Home Preservation Program**

Itasca County Habitat for Humanity is a Christian, non-profit organization that builds and repairs homes for families in Itasca County that could not otherwise afford to do so. Applying for Habitat’s Home Preservation Program is a multi-step process that may take up to three to four months.

Once an application is approved, the repair project will start. The actual starting time will vary depending on the nature of the repair work, available funding and volunteers, the time of year and weather and other factors.

**Three Criteria for Selection into the Home Preservation Program are:**

* **Need of home improvement**
* **Willingness and ability to accept financial responsibility**
* **Willingness to partner with Itasca County Habitat for Humanity**

**NEED**

* The family or individual must currently own and occupy a home that is unsafe or in poor condition (i.e. safety issues, health-related deficiencies, livability issues).
* The family or individual must not be unable to perform the repairs themselves and/or afford to pay someone to do the repairs.
* Household Income level at or below 60% of 2016 HUD Median Income for Itasca County. FY 2018 Income Limits for Itasca County are as follows:

|  |  |
| --- | --- |
| Family Size | Income Cannot Exceed |
| 1 | $29,220 |
| 2 | $33,360 |
| 3 | $37,560 |
| 4 | $41,700 |
| 5 | $45,060 |
| 6 | $48,420 |
| 7 | $51,720 |
| 8 | $55,080 |



**WILLINGNESS TO ACCEPT FINANCIAL RESPONSIBILITY**

* The homeowners must sign a repayment agreement that allows Itasca County Habitat for Humanity to recover the cost of materials. The repayment agreement will include a 0% interest loan with minimal monthly payments based on affordability for the homeowner. A mortgage will also be placed on the property for the amount of the loan. The mortgage minus any monthly payments made will be due upon transfer of ownership or refinance.

**WILLINGNESS TO PARTNER**

* The homeowner must obtain and provide any required documentation and information by the given timelines.
* The family must perform a **MAXIMUM** of 35 sweat equity hours. Dependent on cost of project. Itasca County Habitat for Humanity recognizes that due to physical limitations, obtaining sweat equity hours may be difficult for some. If this is the situation, Habitat staff will work on an individual basis with those in need to make a workable plan.

**What is Sweat Equity?**

Sweat equity refers to the work that the homeowner performs with Habitat on the repair project of their home. We believe sweat equity is key to the success of the program because the program is a hand-up, not a hand-out. Working alongside volunteers to repair homes is one of the most unique and rewarding aspects of Habitat for Humanity.

**Questions**

For questions regarding the Home Preservation program or questions regarding the application, please call the Habitat office: **218-999-9001.**

**Completed Applications**

You may either drop off your completed application at the ReStore or mail it to ICHFH, 510 SE 11th Street, Grand Rapids MN 55744. ReStore hours are 9:00 to 5:00 Wednesday through Friday and 9:00 a.m. to 2:00 p.m. on Saturday.

In Partnership,

Itasca County Habitat for Humanity

Construction Planning Committee