## Repair FAQs

# Q: What types of repairs are completed by Holston Habitat's Home Repair Program?

**A:** Holston Habitat's Home Repair Program is designed to address a variety of critical home repair needs with the intention of increasing safety, addressing health concerns, and preserving the home. We primarily focus on exterior critical repairs with interior repairs focused on accessibility modifications.

Qualifying exterior critical repairs may include, but are not limited to:

- Porch and deck repairs
- Installation of wheelchair ramps
- Roof repairs
- Gutter repairs
- Siding repairs
- HVAC replacement
- Exterior carpentry

Qualifying interior accessibility modifications may include, but are not limited to:

- Installation of grab bars
- Widening interior doorways
- Fixture replacement

#### Q: Who determines what work will be done on my home?

**A:** If your application is approved, Holston Habitat's construction staff will finalize the scope of work for your home based upon the outcome of the repair assessment and the funding that is available. If funding is not available to complete all needed repairs, priority will be given to the repair tasks that Holston Habitat construction staff identify as having the greatest impact on the health and safety of household members and the preservation of the home.

#### Q: What types of homes do your repair?

**A:** To be considered for a repair, homes must be single-family, manufactured, or mobile homes. Duplexes, apartment buildings, town homes, condos, etc. are not eligible.

#### Q: Do I have to belong to a specific group to qualify?

**A:** Some funding sources may require that the homeowner or another household member belong to a specific group (e.g., veterans, persons ages 60+, or disabled) or live within a specific geographic area (e.g., within the city limits of Kingsport or Johnson City), while other funding sources may not have any such restrictions. Holston Habitat staff will evaluate applications based upon the <u>selection criteria</u> and any specific requirements of the funding sources available at the time an application is received.

### Q: Will I be charged for the repair work that is completed at my house?

**A:** Unless repayment is specifically prohibited by the funding source being utilized, approved applicants are required to pay a repair program fee prior to work commencing on their home. Repair fees are determined by sliding scale as shown on the Repair Program Fee Chart below. The amount paid varies based upon the homeowner's household income and the anticipated project budget. In rare situations where the funding source prohibits repayment, repair work would be completed for free and there would be no charge to the homeowner.

Project Budget	Annual Household Income Level	Repair Fee Paid by Homeowner
Up to \$2,500	Less than 20% of AMI	\$125
Up to \$2,500	20%-40% AMI	\$250
Up to \$2,500	40%-60% AMI	\$375
\$2501 to \$5,000	Less than 20% of AMI	\$250
\$2501 to \$5,000	20%-40% AMI	\$500
\$2501 to \$5,000	40%-60% AMI	\$750
\$5,000 or More	All	30% of total gross monthly income

#### Q: What is AMI and why does it matter?

**A:** AMI or Area Median Income, is the midpoint of a region's income distribution - meaning half of families living in that geographic area earn more than the median and half earn less. The median income of an area is used to establish income levels and highlight the need for programs or services within a given community. AMI numbers are calculated and adjusted by Holston Habitat annually based on household size, using the same benchmark of income data released annually by HUD. Holston Habitat staff will calculate your household's AMI level during the application process. If approved for the program, this

calculation will be used to determine the level of repair fee you are required to pay.