

## Application Cover Letter Home Repair Program

The goal of the critical home repair program is to improve health outcomes for residents who live in sub-standard housing conditions; preserve affordability and sustainability of the residents housing; and help low-income homeowners avoid displacement in the face of short-term crises through access to home repair funds.

**Your completed application can be mailed to PO Box 688, Medford, OR 97501 or dropped off at Habitat for Humanity, 2201 South Pacific Hwy, Medford, OR 97501.**



- **Need**

Must be a low to moderate income household. Approval based on the scope of work for the necessary repair(s) and the inability of the homeowner to do the project (physically/financially).

- **Ability to pay**

Have equity available in the home to cover total costs of repair(s). Repayment based on project costs financed via a zero interest loan. A lien is placed against property until full repayment has been made.

**In addition you must also meet these guidelines:**

- Applicants must own and reside in the home needing the critical home repair. (No rental properties)
- Must not be a manufactured home (in a park or on private land)
- Home must be located within Jackson County.
- Applicant/s gross annual income must be between 30%-80% of the Federal Median Income Levels for Jackson County. (Refer to chart below). Income levels are based on the household size.

**To apply, please provide the following documentation along with your completed and signed application:**

- Homeowners Insurance verification (copy of declaration page)
- Proof of Income for applicant and co-applicant (2 years tax returns, most recent 60 days paystubs, Retirement/Disability award letter, Self-employed P & L, etc)
- Copy of most recent Mortgage Statement (all liens/mortgages, if applicable)
- Most recent bank statements for all accounts (show name, balance, acct number)
- Copy of Driver's license or ID card (for applicant and co-applicant)
- Copy of Honorable Discharge for US Veterans (if applicable)

Rogue Valley Habitat for Humanity's home repair program offers an interest-free loan to cover the costs of critical repairs to your home. Please read the application carefully before completing. Project approvals are determined on a case-by-case basis and are based on funding available for such projects.

Household size	Minimum	Maximum
1	\$20,610	\$54,960
2	\$23,550	\$62,800
3	\$26,490	\$70,640
4	\$29,430	\$78,480
5	\$31,800	\$84,800
6	\$34,140	\$91,040
7	\$36,510	\$97,360

Program Year 2026-2027 Income

\*Other requirements and qualifications may apply.



Equal Housing Opportunity: We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color religion, sex, handicap, familial status, or national origin.





# Critical Home Repair Application

Applicant Name \_\_\_\_\_ Co-Applicant Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ Date of Birth \_\_\_\_\_

SSN \_\_\_\_\_ SSN \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_ Telephone \_\_\_\_\_

Preferred Email \_\_\_\_\_

Year house was built \_\_\_\_\_ How long have you lived there \_\_\_\_\_

List all owner(s) currently on the deed to your home: \_\_\_\_\_

\_\_\_\_\_

Are any owners a US veteran? YES NO Total members of household \_\_\_\_\_

List name(s) and age(s) of any other household member(s): \_\_\_\_\_

\_\_\_\_\_

Do you own your home? (circle one) YES NO What is the home's estimated value? \_\_\_\_\_

Is it a manufactured home or trailer? (circle one) YES NO If yes, is it in a park? YES NO

Do you have a current mortgage on your home? (circle one) YES NO

If yes, what is the balance? \_\_\_\_\_ Do you have a Reverse Mortgage? YES NO

Are there other liens on your home (2nd mortgage, tax liens, judgements, etc)? YES NO

If yes, what are they and how much? \_\_\_\_\_

\_\_\_\_\_

Do you currently have homeowners insurance? (circle one) YES NO

Insurance Company: \_\_\_\_\_ Agent: \_\_\_\_\_ Phone \_\_\_\_\_

Do you have more than \$25,000 in assets not including your primary residence or a retirement account? YES NO

Please tell us about the repairs you need on your home: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



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