



Home Repair Program Guidelines

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.

- **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 the 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 that needs critical 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 household 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 submit an application applicant/s will need to provide the following documentation:

- 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.).
- Most recent bank statements for all accounts (show name, balance, acct number).
- Copy of Drivers 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. Other requirements and qualifications may apply.

Household Size	Minimum	Maximum
1	\$20,610.00	\$54,960.00
2	\$23,550.00	\$62,800.00
3	\$26,490.00	\$70,640.00
4	\$29,430.00	\$78,480.00
5	\$31,800.00	\$84,800.00
6	\$34,140.00	\$91,040.00
7	\$36,510.00	\$97,360.00

Repairs that are eligible:

- Furnaces and water heaters that are not currently working or have been red-tagged.
- Major plumbing leaks and/or sewer backups.
- Actively leaking roofs.
- Potentially hazardous electrical issues.
- Structural damage and hazards such as missing stairs.



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.