



Cayuga County Habitat for Humanity (CCHFH) Critical Repair Program

Thank you for your interest in the Cayuga Habitat for Humanity Critical Repair Program

The Critical Home Repairs Program Includes:

- Minor exterior home repairs like a porch repair
- Exterior house painting
- door installation
- accessibility modifications such as an outdoor ramp

Participant Requirements:

If you can answer Yes to all of these questions, you are eligible to apply:

- Is the Home located in Cayuga County?
- Are the repairs you requested within the scope of the program?
- Is your income within the 30%-80% Area Median Income (AMI) for the area?
- Do you own the home you are requesting assistance for?
- Are you willing to own your home for 3 years after the repairs are completed?
- Are you willing to pay an affordable fee for the service?
- Are you willing to support the build process through sweat equity?

Applicant Eligibility: Household income must fall below 80% of Area Median Income as defined by the US Department of Housing and Urban Development. Current limits listed below are subject to change.

Household Size 2023/2024	1	2	3	4	5	6
30% Extremely Low Income Limit	\$18,450	\$21,100	\$24,860	\$30,000	\$35,140	\$40,280
60% Very Low Income Limit	\$36,960	\$42,240	\$47,520	\$52,740	\$57,000	\$61,200
80% Low Income Limit	\$49,250	\$56,250	\$63,300	\$70,300	\$75,950	\$81,550
100% AMI	\$61,563	\$70,313	\$79,125	\$87,875	\$94,938	\$101,938

Property Eligibility: Property must be owner-occupied, primary residence of the Applicant(s), assessed at or below \$100,000, and located within Cayuga County. Income-generating properties are not eligible. Mobile Home units are eligible on owned or leased land, provided a land rental/lease agreement extends for the length of any repayment plan established.

Eligible Work: Interior or exterior work performed to alleviate critical health, life and safety issues or code violations, including accessibility enhancements.





Payment: Applicants must demonstrate willingness and ability to pay for project costs based on a sliding scale and contribute sweat equity. Cost will include materials and contracted labor not to exceed \$3,000; in most cases labor will be donated. Upon acceptance into the program, CCHFH will work with participants to establish a repayment plan, which will begin immediately, and may include repayment at zero percent interest for up to three years.

% HOMEOWNER OBLIGATION (BASED ON VERIFIED INCOME)

10%	0 - 40% Area Median Income
20%	40 - 50% Area Median Income
30%	50 - 60% Area Median Income
40%	60 - 80% Area Median Income

Sweat Equity: Any able-bodied household members must help during the project (where applicable). Other friends and family (not in the household) are also encouraged to participate.

Warranty: The work will be warranted for a period of one year from the completion date in accordance with CHFHs existing policies.

Application Process

1. **Application:** Complete and submit the Critical Home Repair Application Parts I-V.
2. **Project Description:** A Scope of Work (SOW) and Cost Estimate including materials and contracted labor. CCHFH will calculate anticipated applicant share based on sliding scale income. This will be reviewed with the applicant, payment options discussed, and preferences determined. The Project Description will become part of the **Homeowner Contract**, which must be executed prior to starting work.
3. **Committee Review/Pre Approval:** The Critical Home Repair Committee will review applications on a rolling basis. You will be notified of your eligibility in writing.
4. **Application Part VI:** Prior to execution of a homeowner agreement, pre approved applicants must submit Part VI: Required Documentation to verify income, military status, proof of ownership, and other requirements.
5. **Homeowner Agreement:** Upon successful review of Required Documentation and prior to starting work, a Homeowner Agreement will be executed and will include the following:
 - Scope of Work – CCHH will develop a scope of work for the proposed project in consultation with the Homeowner.
 - Cost Estimate – CCHH will estimate cost of the project including contracted labor, materials and volunteer labor hours.
 - Full payment- Applicant contribution will be calculated on a sliding scale basis according to income. Full payment up front will be required prior to starting work.

