

**City Center, Box 5,**

**67 Merchants Row  
Rutland, VT 05701  
802-747-7440**  
[rutlandhabitat.weebly.com](http://www.rutlandhabitat.weebly.com)   
[rutlandhabitat@gmail.com](mailto:rutlandhabitat@gmail.com)

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***Transforming People's Lives and Our Community by Creating Affordable and Decent Housing: Lifting Up One Family at a Time.***

Thank you for your interest in our *minor home* *repair* program.While our primary focus continues to be new home construction or whole house renovation, through this program we are able to help a few people each year to make their homes safer and more affordable.

If your application is approved, volunteers will complete most of the work performed on your home. There will be no charge for volunteer labor. You, as homeowner, will be responsible for paying an interest-free loan over 1 to 4 years for the full value of any materials or contract labor used to make the repairs. All payments will help Habitat assist other area residents.

Because the need for this program is greater than our volunteer and financial resources, it is important for applicants to understand that we will be only able to help several homeowners each year and will not be able to assist all qualified applicants. All things being equal, we will give preference to applications received earlier in the application period, and for projects that fit within our financial and volunteer capabilities.

Please return the enclosed application and the other required application documents to us at the address on our letterhead as soon as possible. We welcome your questions and hope you will call us for help with the application. Please be assured that we will hold all information you provide in the strictest confidence.

We look forward to hearing from you in the near future.

Sincerely,

Eric Solsaa

Enclosures:

Application process

Application instructions

Application

**APPLICATION PROCESS**

**Step 1 -** Please review the program requirements before you fill out the application.

**THE PROGRAM REQUIREMENTS – To be accepted, applicants must**

1. Own and occupy a home in Rutland County for at least one year prior to application date.
2. Own a home that, for reasons of safety, health and affordability, could benefit from minor improvements
3. Earn no more than 70% of the median income for Rutland County (please refer to Income Limits Chart below).
4. Be unable to afford necessary home improvements and unable to complete them due to age, disability, or circumstance.
5. Be willing to partner with Habitat. \*\*\*
6. Be able to repay an interest-free loan for the out of pocket cost of the work over 1-4 years.

**Step 2 –** If you meet the program requirements, the next step will be for you to complete the enclosed application. On the application, we request information that will help us confirm that you meet our program requirements and to determine if the work needed on your home matches our volunteer and financial capabilities.

In addition, the application requests personal information. A credit check helps us determine if our homeowner partners are good credit risks and have the capacity to repay our interest-free loan. Please refer to the credit rating information below.

### Income Limits (Based on HUD affordable housing guidelines for 2017)

### (Use the last line on your Vermont Household Income Schedule HI-144 form)

### Family Size Maximum Household Income

### One person 31,710

### Two people $36,260

### Three people $40,810

### Four people $45,290

### Five people $48,930

### Six people $52,570

**Credit Rating**

A good credit score is 680 or higher. Habitat will consider your application if your credit score is lower than 680 if all other financial factors are positive. To find out your credit rating at no cost, contact this organization: Online: annualcreditreport.com

By phone: 1-877-322-8228

**Step 3** - If after reviewing your application and the credit check, we find everything to be positive; we will contact you to schedule a visit to your home. The purpose of the visit is to determine if the scope of work required fits within our minor home repair guidelines.

**Step 4** - If your project fits within our scope of service, our final step will be to complete a background check. We are sure you realize how critical it is for us to protect our reputation. Our capacity to help people in our community depends upon having an excellent reputation, not only for doing a quality job, but also for working with individuals or families who are positive members of the community. For this reason, the last step before our board reviews your application will be to complete a sex offender and criminal record check.

**Step 5** - Once our board approves your application, we will schedule another meeting with you during which we will agree upon the work to be completed and our timeline for completing it.

**Step 6** – Get started!

\*\*\* Willingness to Partner – By this we mean that homeowners will be expected to help with the construction to the extent that they are capable. They can enlist the help of friends and family members to assist with the construction or help with welcoming volunteers, including providing a snack during break time. They should grant permission for publicity of the build, including press releases, photos of the volunteers and the work completed, in order to help Habitat recruit volunteers and to secure financial support. Recipients should be prepared to enter into a financial agreement to repay Habitat for the out of pocket expenses for the purchase of building supplies and professional labor. The terms of the loan will be no-interest and over a period of years to make it affordable for the homeowner. The repayment of the loan will help Habitat to assist other homeowners in need.