

Critical Home Repair Program

Critical Home Repair provides affordable repair and rehabilitation services to improve the quality of life for existing homeowners. By fixing long-deferred maintenance projects, critical repairs and code violations, we help families stay in their existing homes and avoid displacement.

Critical repairs allow homeowners to remain in their homes and retain this asset for generations to come.

A hand up, not a handout

Habitat for Humanity offers volunteer labor at no cost and provides an affordable loan to qualified homeowners for the cost of materials.

The homeowner must be able to pay an interest-free loan for the work done on the home through affordable, monthly payments. Payments will be based on applicant's income and agreed upon at signing of contract.

Projects that qualify

The Critical Home Repair program provides services that improve home safety, accessibility and homeowners' quality of life.

- Window and door replacement
- Handicap accessibility ramp, bathroom grab bars, accessible shower stall, etc
- Minor exterior repairs to siding and trim
- Replacement of steps and handrails for safety
- Minor repairs to single story roof and soffit/fascia
- Minor electrical and plumbing repairs
- Minor interior repairs

Projects that do not qualify

- Aesthetic (non-critical) home improvements
- Beautification projects
- Landscaping
- Detached garages
- Total roof replacements, or repairs to second story roofs or steep pitched roofs
- Any project deemed outside scope of work

Projects may not exceed \$10,000

Qualified homeowners are eligible for a zero-interest loan through Honolulu Habitat for the cost of the project up to \$10,000, which may not exceed.

Am I eligible?

The Critical Home Repair Program is for qualified, low- to moderate-income homeowners in Honolulu County. We partner with homeowners based on need and scope of work.

Program requirements

- ✓ Applicant must currently own and occupy their home for a minimum of 3 years.
- ✓ The home must be covered by a current homeowners insurance policy.
- ✓ Applicant must earn between 30% and 80% of Area Median Income (AMI) for Honolulu County, based on family size (see reference chart below).
- ✓ Applicant must be willing to partner with Honolulu Habitat for Humanity by repaying an affordable loan and participating in repairs if they are able.

2022 Honolulu County HUD Income Limits (30% - 80%)

Family Size	1	2	3	4
Minimum 30%	\$27,450	\$31,400	\$35,300	\$39,200
Maximum 80%	\$73,150	\$83,600	\$94,050	\$104,500
Family Size	5	6	7	8
Minimum 30%	\$42,350	\$45,500	\$48,650	\$51,750
Maximum 80%	\$112,900	\$121,250	\$129,600	\$137,950

Note: Income limits apply to **gross** income (pre-tax) and include all sources of steady income including but not limited to: wages, SSI, Social Security, child support, etc.

Additional required documents

All financial documents must be copies only and one-sided (no originals).

1. **Copy of government issued photo identification** (license, passport, etc.)
2. **Proof of homeownership showing homeowners name and address** (i.e., property deed, land lease or property tax receipt)
 - a. Current Homeowner **MUST** be living in the home and listed on the application.
3. **Proof of household income** (i.e., two (2) months paystubs, current monthly Social Security statement, most recent tax return, retirement, pension, etc.)
4. **Copy of current homeowners' insurance**
5. **Asset/bank statements for the past two (2) consecutive months**
 - a. All checking, savings and investment accounts.
 - b. Official bank statements and all pages (no screenshots).
6. **Self-employed applicants must provide last two (2) years of General Exercise Taxes, corporate taxes, and Schedule C of tax return**

Submitting your application

Applications & required documents can be mailed or contact our office to set up an appointment to drop off your application packet at (808) 777-4138. *Documents may not be submitted electronically (via email).*

Mailing address:

Honolulu Habitat for Humanity
Attn: Shana Petelo
922 Austin Lane C-1
Honolulu, HI 96817

Hours of operation:

Monday – Friday, 9:30 am – 2 pm

For more information or assistance with your application, contact:

Shana Petelo

Homeowner Service Manager & Qualified Loan Originator

shana@honoluluhabitat.org

Main: 808-538-7070 | Direct: 808-777-4138 | Fax: 808-538-7171