Dear Homeowner,

You are receiving this letter in response to a request to Habitat for Humanity of Montgomery and Delaware Counties (Habitat MontDelco) regarding an interest in our Critical Home Repair programming. Because of the overwhelming demand, and sometimes complicated process, we have put together this informative document to give you an idea of what our programs look like and whether they will be a good resource for your home’s needs.

First and foremost: THIS PROGRAM USUALLY HAS A WAITING PERIOD. You will not be forwarded an application on the spot.

In order to receive an application, you will have to submit an inquiry form (see last page), if you have not already done so. If you would like to confirm inquiry status at any time, please do so by reaching out to us at the contact information at the bottom of this page.

Submitting an inquiry registers you in our inquiry database so that you will receive an application at a time when we have funding available that is applicable to your home’s needs. There are no exceptions to this policy. Only households in our inquiry database will receive applications.

GENERAL DISCLAIMERS:
Habitat MontDelco serves homeowners across its service area of Montgomery and Delaware Counties, Pennsylvania. The program is a construction-based resource, which provides income-qualified homeowners with necessary health, safety and accessibility related home repairs, and modifications. **While Habitat MontDelco strives to serve as many households as possible, we are often faced with limited resources to do so. Any former HFHMontDelco Repair Program Clients may not re-apply for additional services within a 7-year period from the date of completion of previous services.**

**HFHMontDelco’s Program is Not an emergency or crisis-based service.**
If you have issues within your home, which put you or members of your household in imminent danger, we may be able to make a referral to an alternative program, however, we can make no guarantees as to if or when a given home can or will be served by our program until it has been fully qualified for services.

Sincerely,

HFHMontDelco Program Staff
Email: Repair@HabitatMontDelco.org
Phone: (610) 278-7710 x 134
ELIGIBILITY INFO:

In order to be considered eligible, applicant(s):

- Must be unable to perform repairs themselves and/or be unable to pay someone to do the repairs.
- Must be willing to partner with HFHMontDelco by upholding the terms of the program agreement with HFHMontDelco, and being responsive, helpful and hospitable.
- Must be a Montgomery Co. or Delaware Co. homeowner and currently reside in the home. Homeowner must have lived in the home for a minimum of one year prior to applying, and plan on living in the home for a minimum of two years after work is completed- **This may vary depending on funding sources utilized for repairs.**
- Have a current homeowner’s insurance policy in place for the home.
- May need to provide verification that they are current on Property Taxes and/or Mortgage payments ***This is dependent on funding sources anticipated for repairs***
- Have a total gross household income below the levels listed in this chart:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Income Annual Allowed (gross)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$52,950</td>
</tr>
<tr>
<td>2</td>
<td>$60,500</td>
</tr>
<tr>
<td>3</td>
<td>$68,050</td>
</tr>
<tr>
<td>4</td>
<td>$75,600</td>
</tr>
<tr>
<td>5</td>
<td>$81,650</td>
</tr>
<tr>
<td>6</td>
<td>$87,700</td>
</tr>
<tr>
<td>7</td>
<td>$93,750</td>
</tr>
<tr>
<td>8+</td>
<td>$99,800</td>
</tr>
</tbody>
</table>

** Updated per HUD guidelines as of 7/1/2021
** There is no minimum income needed to qualify
* Habitat does not consider assets

An additional component of determining a home’s eligibility is a home visit to assess the home’s suitability for HFHMontDelco’s Home Repair Program. During this visit, we will need to access key areas in your home to perform these services. If we cannot safely access these areas due to significant clutter in your home or other reasons, you may be limited to receiving exterior services or denied by policy. This determination is made on a case-by-case basis.

- ***Please note that some homes, dependent on the funding source anticipated, will be subject to additional levels of review and qualification such as lead testing, and environmental review***

When you do receive an application, you will be expected to submit some or all of the following:

- Income verification (paystubs, social security income* etc. – for the last 3 months) for all members of household over the age of 18yrs.
  - **Tax returns and Bank statements will not be accepted.**
- SSI, SSDI and/or other Social Security benefits, as well as annuities or pensions, may be verified with annual letter stating amount and frequency of benefits for the year.
- Proof of current homeowners insurance (must show effective dates, address insured, and policy number on insurer’s letterhead).
- Verification that you are current on Property taxes and/or mortgage payments.

The application and required documentation will not be returned. Make a copy of the completed application and all documents for your records.

***DO NOT SUBMIT ORIGINALS AS YOU WILL NOT GET THEM BACK.***
Partnership with Habitat:

For a home/homeowner to be considered for HFHMontDelco programming, it is required that the homeowner, and all members (18+yrs.) of household, maintain a “willingness to partner”, and it is an expectation of all households participating in HFHMontDelco programming.

 Examples of willingness to partner:  Examples of unwillingness to partner:
 □ Homeowner is engaged, truthful, and responsive with Habitat staff throughout the process □ Homeowner is unresponsive, uncommunicative or unwilling to work with Habitat staff
 □ Homeowner promotes a safe and pleasant work environment for all Habitat representatives □ Homeowner harasses or causes safety risk to staff, volunteers or contractors for any reason.
 □ Homeowner upholds all expectations set forth by Habitat program staff throughout process such as scheduling and accommodating appointments, meeting deadlines, and refraining from soliciting additional services from program contractors □ Homeowner displays a lack of regard for program expectations, policies and/or agreement.
 □ Homeowner upholds all expectations set forth by Habitat program staff throughout process such as scheduling and accommodating appointments, meeting deadlines, and refraining from soliciting additional services from program contractors □ Homeowner solicits additional services from any program contractor during program participation.

*** Please note that any agreement can be considered breached due to “unwillingness to partner” and instances of unwillingness to partner are to be determined by HFHMontDelco in their sole discretion. ***

_______________________________
HOME REPAIR PROGRAM – General Info:

All HFHMontDelco’s Home Repair program is a construction-based resource aimed at identifying and addressing health, safety and accessibility related needs in eligible homes. The goal of this program is to provide owner-occupied homes with a safe, healthy, and accessible environment.

Funding for our repair program comes from several different sources, and many of those funding sources operate on their own timelines and terms. This means that not every home, or homeowner, will qualify outright simply because there is funding available. For example, some of our funds may be geographically specific, some may be specific to Veteran households, or Senior households, etc. still, some may be restricted by project type (ie. Only for roofing, or only for accessibility, etc.)

<table>
<thead>
<tr>
<th>Repair Program Type of Service break down:</th>
</tr>
</thead>
<tbody>
<tr>
<td>All homes will typically be considered for up to $15,000 in critical repair or accessibility work <strong>this cap can vary based on funding</strong></td>
</tr>
<tr>
<td>Eligible types of Services:</td>
</tr>
<tr>
<td>Roof Repair/Replacement</td>
</tr>
<tr>
<td>Water heater replacement</td>
</tr>
<tr>
<td>Zero-step Entry Solutions</td>
</tr>
<tr>
<td>Drywall repair or replacement</td>
</tr>
<tr>
<td>Porch repair or replacement</td>
</tr>
<tr>
<td>Plumbing repairs (major or minor)</td>
</tr>
<tr>
<td>Minor electrical repairs</td>
</tr>
<tr>
<td>Accessible Bathrooms</td>
</tr>
<tr>
<td>HVAC Repair/Replacement</td>
</tr>
<tr>
<td>Services not considered:</td>
</tr>
<tr>
<td>Major Foundation repairs</td>
</tr>
<tr>
<td>Large scale mold treatment</td>
</tr>
<tr>
<td>Window Replacement (*exceptions made for physically broken windows)</td>
</tr>
<tr>
<td>Additions or extensions</td>
</tr>
<tr>
<td>Cosmetic Improvements/upgrades</td>
</tr>
</tbody>
</table>

** Some funding sources will require a forgivable property lien in lieu of any upfront cost to the homeowner **
DISCLOSURES AND DISQUALIFICATIONS:

HFHMontDelco is not legally bound, nor obligated to perform services at any home until/unless there is a mutually signed agreement for services to be provided, in place. This agreement should consist of the following: “Authorization to Provide Service and Release of Liability”, and one or more Addenda, which outline “Materials and Services to be Provided”. If such a document does not exist or is not properly filled out between both parties, HFHMontDelco is not legally or otherwise beholden to provide any services. **Please note: Any and all verbal agreements are null and void if not validated by a signed agreement as stated above.**

HFHMontDelco also reserves the right across all programs to determine, in its sole discretion, if the home provides a safe work environment for staff, volunteers, as well as third party contractors. During the home visit, if any of the following are evident within the home, HFHMontDelco may reserve the right to remove applicant from consideration and deny the application until a time when such issues are resolved:

<table>
<thead>
<tr>
<th>• Hoarding of any kind</th>
<th>• Excessive mold of any kind</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Excess of pets in the home</td>
<td>• Major foundation issues of any kind</td>
</tr>
<tr>
<td>• Evidence of illicit drug use</td>
<td>• Major or pervasive structural/safety issues</td>
</tr>
<tr>
<td>• Excessive or invasive pest issue</td>
<td>• Severe roach, bed bug, and/or rodent infestation</td>
</tr>
</tbody>
</table>

How It All Works:

- **HOMEOWNERS** must submit an inquiry in order to receive an application at a time when funding is available. If you have not already done so, please find the blank inquiry form on the next page.

- **Habitat** will notify you by mail, with an application, at a time when applicable funding is available. There will be a deadline associated with it and will be reviewed first-come-first serve basis.

- **HOMEOWNERS** will complete the application within the deadline indicated, complete with required documentation, OR contact Habitat for an extension on the application prior to that deadline.

- **Habitat** will review applications, conduct a home visit, and verify eligibility based on program capabilities and needs of the home. A final determination for program approval will be made. **In some cases, dependent on the funding source, program approval will be contingent on some additional factors as well.**

- **HOMEOWNERS** will be notified of a decision on program approval, or denial. If approved, you will receive a list of services Habitat intends to gather estimates for, from program contractors.

- **Habitat** will determine which services, if any, fall within funding/program capabilities, budget, timeline, etc. and will produce an agreement for services to be provided outlining scope of work.

- **HOMEOWNERS** will sign an agreement for conduct and liability, which includes the proposed scope of work for the home, and work will commence in the order in which agreements are received.

If you are interested in our program, please fill out the inquiry sheet (next page) and mail it back to us. If you have already submitted any inquiry either online, or by mail, no further action is required of you at this time.

Habitat for Humanity of Montgomery and Delaware Counties, PA

ATTN: Critical Home Repair Program

533 Foundry Road

West Norriton, PA 19403
INQUIRY FORM

[THIS IS NOT AN APPLICATION]

The information provided below will be entered into our inquiry database so that you may receive a program application at a time when applicable funds are available.

Name: _______________________________________________________

Relationship to homeowner: ____________________________

Physical Address of the home:
__________________________________________________________________

Are you a current Montgomery or Delaware County resident?    Y    N

Current Mailing Address: (if different)
__________________________________________________________________

Best phone number to reach you: ________________________

Email Address:__________________________________________________________________

Is your home currently insured? Y  N  (if no, you are not eligible)

Has HFHMontDelco worked on your home before?  Y  N  (if so, when? _______)

Briefly describe your home’s needs:
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________
__________________________________________________________________

OPTIONAL FIELDS

Due to specialized funding sources, we like to offer the optional opportunity for homeowners to identify themselves or members of their household, as one or more of the following:
   o Currently serving in any branch of the military
   o Veteran with general or honorable discharge
   o Disabled and in need of accessibility modifications
   o Over the age of 65 and interested in aging in place

By signing this form, I/we, the homeowner(s), acknowledge that I/we have read the terms of Habitat for Humanity MontDelco’s Home Repair program.

Signature: ________________________________________________________  Date:_________________