



Battle Creek Area  
**Habitat**  
for Humanity®

# Home Repair Request Info

## SUMMARY

Habitat for Humanity utilizes volunteer labor, as much as possible, to renovate and/or repair homes with families who are willing to partner with Habitat and who could not otherwise afford to repair their home. We are only able to undertake four types of home repairs at this time:

1. Replace furnace
2. Replace roofing
3. Install siding
4. Replace water heater

Due to current funding limitations, only homes within the Battle Creek city limits are eligible for the above repairs at this time. For additional information and guidelines, please contact the Habitat office at **(269) 966-2502**.

## COSTS AND QUALIFICATION CRITERIA

Our home repair program is intended to offer a hand up, not a hand out. Therefore, while we can generally grant 60% of the cost of the project, the homeowner is required to pay back 40% of the cost of the project. This can be done with a zero interest loan with Habitat over several years, depending on the amount of the loan. The monthly payments may range from \$25 to \$100 per month, again depending on the amount of the project.

*Please read the following to see if you have an interest in our ministry and to see if you meet our general guidelines:*

1. **Need for Repair:** To qualify you must have a repair need such as faulty or non-operating furnace, no hot water, leaking roof or code compliance issues.
2. **Ability to Pay:** To qualify, you must have reliable income within the guidelines set up by Habitat. All income sources and debts are considered and a credit check (with your permission) will be done.
3. **Willingness to Partner:** To qualify you must complete some “sweat equity” which can include providing refreshments for those working on your house and/or cleaning up the construction site yourself, rather than asking the laborers to do that. After the work on the project is complete, you will have the responsibility of maintaining your home and making your payments on time until the loan is paid in full.

## SELECTION PROCESS

The selection process goes as follows:

- Fill out the application form and return it to Habitat.
- Provide all necessary documentation and credit check fee.
- The Selection Committee will review your application, documents, credit report and then determine whether you meet the criteria for selection.
- If you qualify, a property inspection will take place to assess the scope of the project.
- An agreement is signed, listing the scope of the work, the total amount of the cost of the project and the amount of the monthly payments. The repair work may take several months or more before it is begun, depending on weather, the number of projects ahead of you, etc.
- Payments begin upon the start of the project.

We are only able to take on 10 home repair projects in one year (July through June) so we must use discretion in selecting a project. We can not partner with everyone who applies and if you are not selected, we invite you to reapply as your situation changes from your initial denial. If you have additional questions, please call **(269) 966-2502**. Thank you.