



Home repair

For low income
home owners

Habitat for Humanity works with low income homeowners who are unable to meet the costs of repairing or maintaining their homes.

- We'll consider all repair or maintenance projects up to a maximum cost of \$20,000.
- We pay for the work up front.
- You pay us back over a period of up to five years - at no interest, and at a rate we both agree you can afford.
- You'll be asked to work alongside us ('sweat equity') to get the job done - this could include your family or friends.

*conditions apply



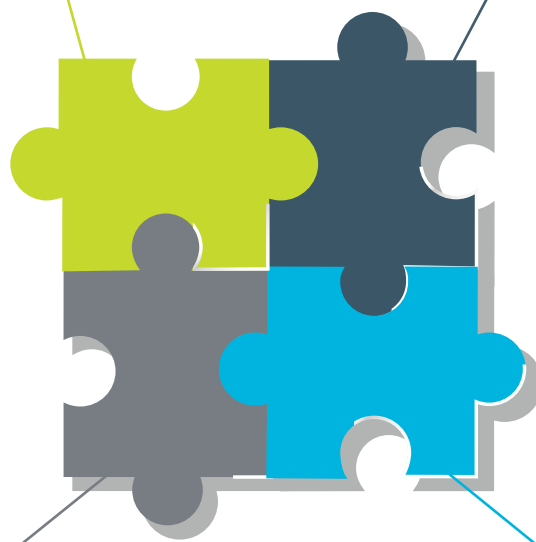
What we help with

Critical home repairs

Unsafe or dilapidated bathroom, damaged floor, weatherboard or cladding replacement, damaged/worn roof, damaged gutters/spouting, electrical rewiring, other critical or urgent repairs needed to help preserve your home.

Healthy home retro-fitting

Insulation, heating, window coverings.



Home preservation work

Interior or exterior painting, exterior weatherisation work.

Necessary improvements

Disability access such as ramps, doors, bathroom or kitchen modifications, fencing, section drainage work, tree or garden maintenance.

Cost

Habitat offers a hand-up, not a hand-out through all its work. Payments are little or no-interest (depending on the overall cost), scheduled over time, up to five years, at a rate we both agree you can afford.

There's no deposit required. And because we're a charity, the cost of the work is at a 'cost' rate – we don't make money on home repairs or repayments. The overall cost of projects as part of our repair programmes must not exceed \$20,000.

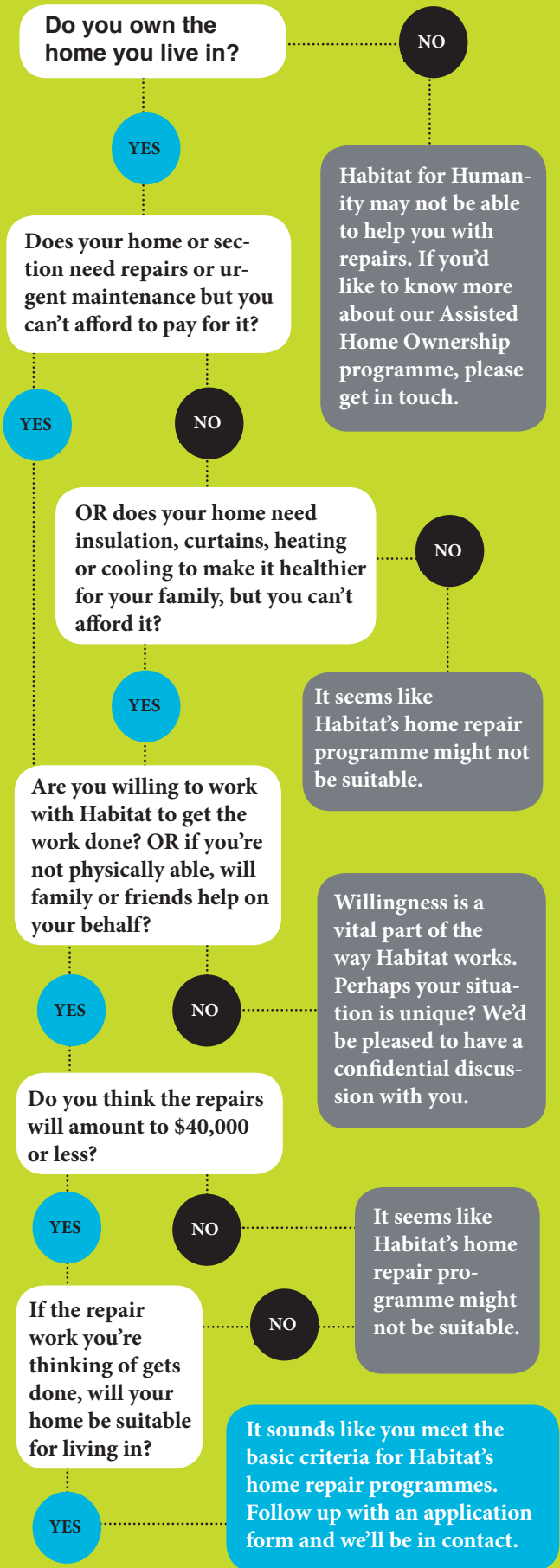
Who can get it?

We'll review your application carefully based on your unique situation. You must:

- own your home
- be unable to afford to have the work done commercially
- be willing to work with Habitat to get the work done – we call this 'sweat equity'.

The work must also be feasible and have an acceptable cost-benefit.

Is this programme right for you?



NO

YES

Does your home or section need repairs or urgent maintenance but you can't afford to pay for it?

Habitat for Humanity may not be able to help you with repairs. If you'd like to know more about our Assisted Home Ownership programme, please get in touch.

YES

NO

OR does your home need insulation, curtains, heating or cooling to make it healthier for your family, but you can't afford it?

NO

YES

Are you willing to work with Habitat to get the work done? OR if you're not physically able, will family or friends help on your behalf?

It seems like Habitat's home repair programme might not be suitable.

YES

NO

Do you think the repairs will amount to \$40,000 or less?

Willingness is a vital part of the way Habitat works. Perhaps your situation is unique? We'd be pleased to have a confidential discussion with you.

YES

NO

If the repair work you're thinking of gets done, will your home be suitable for living in?

It seems like Habitat's home repair programme might not be suitable.

YES

It sounds like you meet the basic criteria for Habitat's home repair programmes. Follow up with an application form and we'll be in contact.

The application process includes assessing information about your income and ability or potential to make payments.

Fill out the application form – phone 07 849 0284 if you need us to email or post one – and we'll arrange to visit you at home to talk about what could happen next.

If your application is successful, the next steps include:

- an official 'scope of works'
- a quote
- and if you choose to proceed, an affordable repayment proposal as part of a formal contract.



Complete the attached application form in full.



Make sure you've attached a copy of the last three months of your bank statement(s).



Post, email or drop it in to the Habitat office (details on the back).



Then we'll contact you to arrange a visit and discuss possible next steps.

Who does the work?

Habitat construction professionals manage and lead the work, and we call on our network of trades professionals to take care of specialist work.

If you're able, and the type of work allows for it, you'll also be helping out with what we call 'sweat equity'. You might also be joined by community volunteers.



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