



# 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



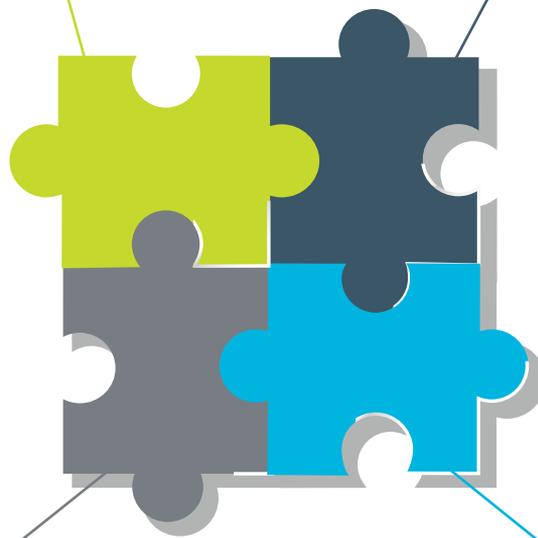
## What we help with

### 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.





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