The New Hampshire Capital Region Habitat for Humanity (CRHFH) is an affiliate of Habitat for Humanity International, an ecumenical, Christian housing ministry that seeks to eliminate poverty housing around the world. Our ministry includes a focus to help existing low-income homeowners in need of help with critical home repair projects.

In this repair program, the CRHFH partners with the New Hampshire Housing Finance Authority (NHHFA), which loans funds to homeowners, using the equity in their home as collateral. These loans have no principal or interest payment, and are payable only when the home is no longer the primary residence, or if the first mortgage is refinanced.

All work is done to Habitat standards and local codes where the goal is simple, decent, quality housing. We view our work not as a handout, but as a partnership with homeowners. Therefore, we ask for all those we serve to contribute “sweat equity” to the work effort.

**Qualification Guidelines**

1. **Type of Project**: The project should include a repair that typically requires less than 200 man-hours to complete, and is related to weatherization, health and safety, basic dignity, or handicapped accessibility. The overall condition of the home must be sound enough to justify the repair cost. Typical repairs include roof replacement, new windows or doors, installation of a handicapped access ramp, repair of sagging floors, or replacement of a tub and shower enclosure.
2. **Home Ownership**: The repair is only done on homes owned by the people residing in the residence in need of repair.
3. **Homeowners Insurance**: Homeowners are required to have homeowners’ insurance.
4. **Income Eligibility:** The combined income of all people living in the home must not exceed 60% of the median average income for the Merrimack County.
5. **Financial Strength**: Total financial assets owned by the household are limited to $25,000, allowing the CRHFH to serve those families with the greatest need.
6. **Financing the Project**: The homeowner will provide the CRHFH with a variety of documents needed to support a loan application to the NHHFA. The CRHFH will perform a desktop appraisal to determine the fair market value of the house. The combination of an existing first mortgage, and the NHHFA loan must not exceed 97% of the estimated fair market value. Maximum loan amounts is $20,000.
7. **Willingness to Partner with the CRHFH:** Homeowners are expected to be partners in their home repair project. A designated number of sweat equity hours will be established that the homeowner is asked to put towards the project.

**Application Process**

1. The Application for Home Repair, Proof of Income, copy of Homeowner’s Insurance and Proof of Home Ownership will be submitted to the CRHFH.
2. If the application is satisfactory and meets the qualifications, a visit to the home will be scheduled to determine the overall scope of the project.
3. Following the home site visit, a recommendation will be made to the CRHFH Board of Directors.
4. If the application is approved, the applicant will be asked to provide loan documentation for the NHHFA loan and an estimated project completion date will be assigned.

**Guidelines: Construction Planning and Execution**

* While the CRHFH strives to perform all work using volunteer labor, some work may require third party contractors. Volunteer labor will be free. No administration fee will be charged. The homeowner must waive the CRHFH from any claim for workmanship quality or consequential damage during the performance of the project.
* Each project will have a Project Manager who will plan materials, tools, and volunteers. The mini-blitz atmosphere will be tempered in order to keep the home livable for the family.
* The sweat equity work for the family will be planned in consideration of age and physical ability of the family.
* The Homeowner is required to make the work areas, as well as the property, generally safe for the workers prior to starting the work. The CRHFH recognizes some homeowners may be limited in assisting with property safety. The Project Manager will work with the Homeowner to ensure safe work conditions.