

# Page County Habitat for Humanity

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## Home Preservation

September 04, 2023

### Repair Information

We offer home repair services to homeowners so they can continue to live in safe, decent homes for years to come. Some of our home repair work includes painting, landscaping, weatherization and minor repair services to preserve home exteriors and revitalize neighborhoods.



#### **How does Home Preservation work?**

- Families partner with Habitat based on income, need and willingness to help.
- We use volunteer labor and donated materials to keep costs low.
- An affordable loan is made to the homeowner to cover the cost of the work. Payments are placed in a revolving fund to help Home Preservation serve others in need.

#### **Why do we offer these exterior maintenance services?**

- Families need to live in safe and well-maintained homes.
- Neighborhoods become revitalized.
- Community connections are made.
- Affordable housing inventory is preserved.

## Aging in Place with Habitat for Humanity

Through our Aging in Place program, Habitat helps older adults age at home and in communities of their choice. Our local Habitat affiliates collaborate with human services organizations to evaluate individual needs and provide critical home repairs, modifications and community services specific to each homeowner's lifestyle to preserve their home and their independence.

### Home repair assessment:

A Habitat construction specialist conducts a home repair evaluation to make modifications specific to each homeowner. The second assessment includes a home repair evaluation by a Habitat construction specialist, which allows the affiliate to provide modifications specific to each homeowner's lifestyle.

For example, installing lever door handles, ramps, rails and raised toilets could make a home more accessible for older adults.

## Grant Information

### What does this program do?

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

### Who may apply for this program?

#### To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a household income that does not exceed the [very low limit](#) by county

- For grants, be age 62 or older

**What is an eligible rural area?**

Utilizing the [USDA Eligibility Site](#) you can enter a specific address for determination or just search the map to review general eligible areas.

**How may funds be used?**

- Loans may be used to repair, improve or modernize homes or remove health and safety hazards
- Grants must be used to remove health and safety hazards

**How much money can I get?**

- Maximum loan is \$40,000
- Maximum grant is \$10,000
- Loans and grants can be combined for up to \$50,000 in assistance

**What are the terms of the loan or grant?**

- Loans are termed for 20 years
- Loan interest rate is fixed at 1%
- Full title service is required if the total outstanding balance on Section 504 loans is greater than \$25,000
- Grants have a lifetime limit of \$10,000
- Grants must be repaid if the property is sold in less than 3 years

For more information, please visit the USDA website:

[Single Family Housing Repair Loans & Grants in Virginia | Rural Development \(usda.gov\)](https://www.usda.gov/Single-Family-Housing-Repair-Loans-Grants-Virginia)