



# Do you own a home in need of repairs?

*You might qualify for financial assistance!*

## About *Love Your Neighborhood*—Critical Home Repair & Home Preservation

In 2013 Lexington Habitat for Humanity launched *Love Your Neighborhood*—Critical Home Repair & Home Preservation. This program helps low-income homeowners make necessary repairs so they can live in a safe, healthy and affordable home. Critical Home Repair is part of Habitat for Humanity's nation-wide effort to serve homeowners who are affected by age, disability or family circumstances and struggle to maintain the integrity of their homes. Through extensive interior or exterior work, critical health, life and/or safety and affordability issues are alleviated.

### How it Works

Lexington Habitat's *Love Your Neighborhood*—Critical Home Repair & Home Preservation program *requires an affordable payment from the homeowner for a portion of the repair costs*. The program focuses on both exterior and interior home repair services such as roof repairs and replacement, wall repairs, floor systems, weatherization, electrical, plumbing and HVAC, and handicap accessibility issues.

**Applicants will be scored and ranked by level of need. Not all applications will be approved.**

**All owners of the property must participate in the application process.**

**Lexington Habitat's Critical Home Repair & Home Preservation Program serves homeowners in Fayette County who:**

- Have household income below 60% of HUD Area Median Income
  - Household of 1: \$31,320
  - Household of 2: \$35,760
  - Household of 3: \$40,260
  - Household of 4: \$44,700
  - Household of 5: \$48,300
  - Household of 6: \$51,900
  - Household of 7: \$55,440
  - Household of 8: \$59,040
- Unable to afford the repairs without assistance
- Have clear title to their home and have used as their primary residence for the past 5 years or more
- Have current homeowners insurance
- Have paid their property taxes in full
- Current with existing mortgage payment (if applicable)
- Current Property Valuation Administrator's value of home must be \$200,000 or less
- Willing to complete 10 hours of sweat equity
- Willing to make monthly payments to repay an affordable loan to cover a portion of the repair costs



**To learn more or to request an application  
please call us at 859-252-2224 x112**

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**Lexington KY 40505**