

**WANT TO STAY IN YOUR HOME AS YOU AGE?
MAYBE THE CAPABLE PROGRAM CAN HELP.**

Habitat Susquehanna offers Aging in Place services for income-qualified residents of Harford and Cecil counties. As part of the Community Aging in Place -- Advancing Better Living for Elders (CAPABLE) program, a nurse and occupational therapist will work closely with homeowners to determine what changes are needed to help them safely age in place.



The CAPABLE goal is to empower seniors to maintain independence in their homes. Improvements may include repairs to be performed by a handyman secured by Habitat Susquehanna.



The homeowner must meet the eligibility requirements and be willing to participate in meetings with the occupational therapist and nurse as part of the CAPABLE program. To qualify, you must be a low-income homeowner, at least 65 years old, & face challenges with one or more daily living activities (i.e., dressing, bathing, housework, meal preparation, taking medications, etc.).

CAPABLE Partners



LIVE WELL. BE WELL.

The Repair Program Program is available for income-eligible homeowners, not just seniors!

How do I apply to the Repair Program?

In addition to the 4-page Repair Program application, you will also need to submit paperwork showing your most recent income, bank statements, tax returns, and proof of homeowner's insurance in order to be evaluated for eligibility. Your income cannot exceed the percentage of the Area Median Income listed on the inside of this brochure. Please NOTE that this is NOT an emergency repair program, and that no repairs can be made until the homeowner has completed the application and met the qualifications for assistance. In addition, there is a waiting period for repairs, and all repairs are subject to the availability of funding.

FOR MORE INFORMATION

(410) 638-4434

Habitat for Humanity Susquehanna

REPAIR PROGRAM

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Habitat for Humanity
Susquehanna

**repair
program**





What is the Repair Program?

Our Repair Program provides **critical home repairs** to alleviate health and safety issues, i.e., floors, walls, roofs, HVAC, plumbing, electrical and, accessibility needs & modifications. The Repair Program also provides **weatherization** to improve energy efficiency and indoor air quality. Our grant funding comes from a variety of sources such as CDBG, MAERDAF, USDA, VLT, CAPABLE, MEA, etc. Each grant has its own restrictions that must be adhered to so not every applicant will be eligible for every grant.

What are some of the eligibility requirements?

Qualified applicants that demonstrate the greatest need for a Habitat repair will be selected. Need is determined by the home visit assessment and financial background. All repair projects are subject to the availability of funds. All applicants must reside in Harford or Cecil counties. Repairs are restricted to owner-occupied residential properties. All applicants must contribute 15% of the total cost of the project (for critical home repairs). The income for applicants must not exceed 80% of the Area Median Income (AMI) (see blue box at right). In addition to the 4-page Repair Program application, applicants must provide proof of homeowner's insurance, copies

of bank statements, proof of income, state and Federal tax returns, and a state-issued photo ID (i.e., a driver's license).



**everyone
deserves a safe
and stable home.**

80% Area Median Income (AMI) limits* for the Repair Program

Household Size	Harford County	Cecil County
1 person	\$54,950	\$54,150
2 people	\$62,800	\$61,850
3 people	\$70,650	\$69,600
4 people	\$78,500	\$77,300
5 people	\$84,800	\$83,500
6 people	\$91,100	\$89,700
7 people	\$97,350	\$95,900
8 people	\$103,650	\$102,050

*AMI limits effective 7/01/2020 and represent low income limits according to HUD



Habitat for Humanity International's Repair Corps Program for Veterans

an initiative funded by the Home Depot Foundation

Habitat Susquehanna is a participant in Habitat International's Repair Corps program, an initiative funded by The Home Depot Foundation to help build, rehabilitate or repair the homes of U.S. military Veterans and their families. The Home Depot Foundation supports Habitat's Repair Corps program on projects ranging from new construction to home repair projects such as roofing, weatherproofing, installation of access ramps, and kitchen or bathroom renovations for wheelchair access. Qualified applicants must meet the same eligibility requirements as our general Repair Program applicants (see 2 left columns for "What are the eligibility requirements?" section and area median income limits, blue chart) and have received an honorable or general discharge. The Veteran does not need to be the owner of the home, but must be living in the home as his/her primary residence (cannot be a renter). Active military and widows/widowers of Veterans are NOT eligible.

