

FOR IMMEDIATE RELEASE

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Habitat for Humanity of Greater Portland announces affordable home repair program to fix safety and health-related issues in Cumberland County The Critical Home Repair program reduces repair costs based on income

Portland, MAINE – Habitat for Humanity of Greater Portland announces the launch of the new Critical Home Repair program, sponsored by Town and Country Federal Credit Union. This new service helps low-income homeowners make needed repairs so they can live in a safe, healthy, and affordable home.

The Critical Home Repair program addresses home repair issues including:

- Roof leaks
- Accessibility issues, ramps, etc.
- Stair repairs, grab bars, railings
- Unsafe heating systems
- Structural work, not to include foundations
- Weatherization
- Installation of smoke and carbon monoxide detectors

This program serves homeowners in Cumberland County who have a household income at or below 80% of HUD Area Median Income:

| Household Size | Income Maximum | |
|----------------|----------------|--|
| 1 | \$52,100 | |
| 2 | \$59,550 | |
| 3 | \$67,000 | |
| 4 | \$74,400 | |
| 5 | \$80,462 | |

Homeowners will also need to demonstrate:

- A tax assessment building value less than \$200,000. They have paid their property taxes on time.
- They are current on their mortgage.

- They must own (name on title) and occupy the home and have lived in the home for over three years.
- Willingness for Habitat to conduct a credit check and background check on all residents over age 18

Once Habitat receives an application, the home will be reviewed for needed repairs. From there, a scope of work and price recommendation will be prepared. Families will pay only a portion of the actual costs of materials and sub-contracted in-kind labor, based on their income. Example: Project cost: \$2500.

| Family Size | Family Income | % of Cost Paid | Amount Paid |
|-------------|------------------|----------------|-------------|
| 1 | \$9 <i>,</i> 300 | 15% | \$375 |
| 2 | \$18,600 | 20% | \$500 |
| 3 | \$27,500 | 25% | \$625 |
| 4 | \$37,200 | 30% | \$750 |
| 5 | \$46,500 | 35% | \$875 |
| 6 | \$55,800 | 40% | \$1,000 |

To apply for the Critical Home Repair program, visit habitatportlandme.org or call 207-772-2151 ext. 104.

About Habitat for Humanity of Greater Portland

Habitat for Humanity of Greater Portland is a non-profit organization that builds communities of new energy efficient homes, sold with affordable financing, to deserving families. Habitat invites people of all backgrounds, races and religions to build houses together in partnership with families in need. The organization has built 89 homes in southern Maine since 1985, and they have donated over \$500,000 to help build homes for more than 170 families around the world. For more information, visit habitatportlandme.org.

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