

## Does Your Home Need Critical Repairs You Can't Afford?

In 2013 Lexington Habitat for Humanity launched Love Your Neighborhood, a critical home repair and home preservation program. Love Your Neighborhood helps low-income homeowners make necessary repairs so they can live in a safe, healthy and affordable home. The program focuses on services such as roof repair and replacement, drywall repair, weatherization, electrical, plumbing, HVAC and accessibility updates.

## **Program Requirements:**

All owners of the property must participate in the application process and the application must include required information for all owners and household members.

- Home must be located in Fayette County, KY
- Home must be primary residence of applicant(s) currently and for the past five years
- Applicant(s) must be listed as owner(s) on the deed to the house
- Household unable to afford the repairs without assistance
- Household liquid assets total less than \$10,000
- Have current homeowner's insurance
- Have paid property taxes in full
- Current with existing mortgage payment (if applicable)
- Current Property Valuation Administrator's value of home must be \$300,000 or less (2023 maximum)
- Willing to complete 10 hours of sweat equity
- No household members appear on National or Kentucky sex offender registry

- Willing to make monthly payments to repay an affordable loan to cover a portion of the repair costs
- Have gross household income below 60% of HUD Area Median Income:

Household Size	Income
1	\$40,020
2	\$45,720
3	\$51,420
4	\$57,120
5	\$61,740
6	\$66,300
7	\$70,860
8	\$75,420

## **Application Process:**

Completed applications may be returned by (1) mailing or delivering to 700 E Loudon Ave, Lexington, KY 40505 (drop box available), (2) scanning and emailing to KenN@lexhabitat.org or (3) by fax to 859-252-0545.

Applications may also be completed online at www.lexhabitat.org/repair.

After an application is submitted, Lexington Habitat will respond by mail indicating the supporting documents that are necessary to complete the application. Applicants will be scored and ranked by level of need.

Not all applications will be approved.

**Questions?** 

Contact Ken Nunez, Mortgage & Homeowner Support Coordinator, at 859-252-2224 x105 or KenN@lexhabitat.org

