



Critical Home Repair

Critical Home Repair (CHR) serves as a companion program to Northern Fox Valley’s home building and mortgage lending programs. CHR is designed to serve low-income homeowners requiring assistance with life, health and safety issues, or municipal code violations.

Examples of potential repair projects include: repair of roof leaks, leaking pipes, stairs, furnaces, and air conditioning units. Replacement of furnace, air conditioners, or water heaters. Installation of accessibility ramps, grab-bars, and hand rails.

Cost recovery: 25% of the repair cost and 100% of the permit fee is paid by the homeowner.

Examples of projects that are outside of the scope of the program include: repairs that exceed 15% of the home’s value, work on rental properties, homes that are uninhabitable, work requiring HOA approval, unsanitary work conditions, and/or foundation repairs.

CHR serves homeowners in the Northern Fox Valley service area who:

- Have **household** incomes at or below 60% of HUD median income (see chart below)
- Own (name on title) and live in the home as their primary residence
- Have paid their property taxes in full
- Have a Fair Cash Value or Property Value less than \$240,000 (see tax bill)
- Have homeowner’s insurance
- Are not in danger of foreclosure of their home and are not planning on selling their home in the next 24 months

Household Size	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Maximum Household Income	\$43,800	\$50,040	\$56,280	\$62,520	\$67,560	\$72,540	\$77,580	\$82,560

Application Process

Applications are available on Habitat for Humanity of Northern Fox Valley’s website, www.habitatnfv.org, or can be mailed to you by calling 847-836-1432.

If the application meets the eligibility requirements, an inspection of the repair work will be performed by Habitat for Humanity staff. The scope of work, budget, and repayment will be agreed upon by the homeowner prior to work commencing. Bidding and scheduling subcontractors, ordering materials, scheduling and supervising volunteers, ensuring compliance with building codes, and scheduling inspections will be the responsibility of Habitat for Humanity. Homeowners will be informed of the repayment amount prior to the work commencing and will have the opportunity to decide whether or not to move forward with the repair work. If work is authorized by the homeowner, one half of the homeowner’s portion will be due before the work is started, with the balance due upon the satisfactory completion of the work.