

Refurbish Application Guidelines



Habitat for Humanity uses volunteer labor and tax-deductible donations of money and materials to rehabilitate houses with the help of the homeowners. Houses are repaired for families at no profit and are financed through affordable, no interest loans that are paid over a five year period. The homeowner's monthly loan payments support the rehabilitation of more houses.

1. In order for your home to be considered for repair or refurbish, you must meet the following criteria and agree to the following stipulations:
 1. You must own and reside in the home in Culpeper County.
 2. You must be a legal citizen of the United States of America.
 3. Focus areas are safety and handicap accessibility, warmth, and dryness.
 4. Priority is given to the elderly, disabled, and single parent homes.
 5. Some amount of sweat equity is required (if possible) which can be supplied by the home owner, family members, or friends and neighbors. This can include providing snacks and lunch for the workers. The amount required will be determined depending on the scope of the job. It can also be earned by working on other Habitat job sites.
 6. You will be asked (but not required) to permit us publicize the project and take pictures to be used in our advertisement and brochures for purposes of fundraising and community awareness. If you agree to this, you will be required to sign a press release.
 7. You will be required to sign a liability release form for the work being performed. The work is accomplished by volunteers and not professionals though we strive to meet all building code requirements and do a good quality job.
 8. Habitat carries liability insurance to cover any injury or accidents on the jobsite. Volunteer and job site safety is paramount to Habitat and we will not let our volunteers be exposed to any known unsafe conditions. Habitat will not allow our volunteers be exposed to any lead based paint or asbestos.
 9. If a building permit is required, it is the homeowners' responsibility to obtain the permit before work begins and call for any inspections and pay any required fees. Habitat will assist in the process however the homeowner is ultimately responsible.
 10. Typically the scope of the work is to be accomplished in 4 work sessions and to be accomplished within a \$3000 material budget whenever possible. Larger jobs may be broken down into smaller elements when possible.
 11. You will be required to openly and fully discuss your financial situation with Habitat Interviewers.

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12. You will be expected to reimburse Habitat of Humanity for the material cost over a five year period on a "Pay it Forward" principal. No interest or late fees will be charged. A recommended monthly payment will be established at the completion of the project and a quarterly statement will be mailed to you. All payments will be used to help finance other refurbish projects for your neighbors in Culpeper County. For any projects exceeding \$6000 in material cost, a lien will be placed on the home until the loan is paid off in full.
13. You and your family will be considered if your annual total income is between 30-60% of the median income for Culpeper County. Exceptions can be made on a case by case basis with the Habitat Board Approval.

| Year 2009 Guidelines (Effective May 1, 2009) | | |
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| Family Size | 30% Median | 60% Median |
| One | \$14,670 | \$29,340 |
| Two | \$16,770 | \$33,540 |
| Three | \$18,870 | \$37,740 |
| Four | \$20,970 | \$41,940 |
| Five | \$22,650 | \$45,300 |
| Six | \$24,330 | \$48,660 |
| Seven | \$26,010 | \$52,020 |
| Eight | \$27,690 | \$55,380 |

Application Process

If you would like to apply, please fill out the [Home Refurbish Interest Form](#) and mail it to us at Habitat for Humanity of Culpeper, PO Box 742 Culpeper, VA. 22701. Your application will be reviewed and if you qualify, we will do a home site visit and evaluate the work that needs to be accomplished and estimate the job for materials and time. Your name will be placed on our waiting list. When we have sufficient funds to accomplish the project, the work will be scheduled.