



# REBUILDING TOGETHER NYC

## CRITICAL HOME REPAIR PROGRAM

### OVERVIEW

Rebuilding Together NYC's Critical Home Repair Program provides a range of free repair services for eligible homeowners throughout the five boroughs. The goal of the program is to simultaneously keep low-income New Yorkers in their homes and to preserve the existing infrastructure of our communities. Repairs range from minor corrections, such as flooring and wall repairs, to major scope of work items, such as roof replacements, electrical rewiring, and foundational work. All repairs must contribute to the overall safety and health of the home, and therefore cosmetic upgrades and renovations do not apply.

### PROGRAM TERMS

The Critical Home Repair Program is funded by New York State Affordable Housing Corporation. This funding allows us to spend up to \$32,000 per unit of housing repaired, and requires that we place a forgivable lien on the property in the amount of the total scope of work cost. This lien decreases over a period of two, five, or ten years, the "regulatory period," depending on the total scope of work cost. If the homeowner chooses to sell the property during the regulatory period, he or she must first satisfy the lien by repaying any remaining amount to the funder.

### ELIGIBILITY CRITERIA

- Applicant is the owner of a 1-4 unit home located in NYC (five boroughs)
- Applicant does not own any other properties
- Applicant is at or below 80% of the Area Median Income
- Applicant's assets do not exceed \$15,000 (asset calculation includes cash/cash equivalents minus debts)
- Applicant carries homeowners insurance
- Applicant is not at risk of foreclosure

### HOW TO APPLY

To apply for critical home repairs, submit a completed application with all supportive documents. Electronic and PDF versions of the application can be downloaded on our website at [rebuildingtogethernyc.org/programs/safe-and-healthy-housing](http://rebuildingtogethernyc.org/programs/safe-and-healthy-housing). PDF versions can be printed and submitted by e-mail, fax, mail, or in person.