



HOME PRESERVATION PROGRAM

The GSHFH Home Preservation Program provides affordable **micro-loans** to homeowners who need help with accessibility modifications (including ramps), home weatherization (siding, roofs, windows, doors), general home repairs, and landscaping. If you are eligible and qualified for our program, your repair project would be completed with some of your own "Sweat Equity" and with the help of our dedicated sub-contractors and volunteers.

Low-income homeowners are selected based upon available funding and the following criteria:

- *an ability to pay a low-interest, affordable loan for the repair work
- *the scope of the repair project has been approved by our Construction Manager
- *the homeowner is current on all mortgage, homeowners insurance and property tax bills
- *the repair work is to be done on your owner-occupied home
- *a willingness to partner with GSHFH by contributing a minimum of 10 hours of "Sweat Equity" (volunteer labor) on the repair project

GSHFH applicants are required to:

- *have the ability to contribute a small down-payment prior to the start of the repair project
- *have annual income between 35% and 80% of HUD area median income

Family size	Min Income	Max Income
1	\$20,615	\$47,120
2	\$23,555	\$53,840
3	\$26,495	\$60,560
4	\$29,435	\$67,280
5	\$31,815	\$72,720

For an application and more information, please visit our website www.habitatspringfield.org

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