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# Frequently Asked Questions

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## **I do not have a job; can I still apply for this program?**

Yes. Indian River Habitat for Humanity looks at total household income including wages, child support/alimony, SSI/SSA, TANF, and any other documented, consistent income that is not food stamps, work study, or unemployment. Homeowner will have to prove how they can repay for repairs. This means credit checks are required and proof of hardships are reviewed and assessed.

## **Does Habitat for Humanity do repairs on mobile homes?**

No. At this time, Indian River Habitat for Humanity does not do repairs on mobile homes. Referrals to other organizations that may be able to assist can be made by NR staff.

## **Is this an emergency repair program?**

No. Applicants in need of repairs will be required to follow all program steps to determine eligibility. The application process can take time. NR staff may provide referrals to other organizations that may be able to assist with emergency or crisis repairs.

## **I am disabled and cannot do manual labor towards partnership. Can I still apply?**

Yes. If you are selected for the program and have verification of your disability, we will work with you to find other ways for you to partner with us. Homeowners may be required to have family members or other organizations assist with partnering requirements.

## **Are home repairs free?**

No. The homeowner repays the cost through an affordable payment plan. Down payments are also required before any work is scheduled. Payments are at a 0% interest rate and are designed to accommodate the family's monthly income.

## **Is there a waitlist for this program?**

No. We are currently looking for qualified homeowners, although the time from application to project completion may vary.

## **How do I learn about my payment amount?**

The repayment plan will be determined after the repairs have been approved and will become a part of the "NR Homeowner Agreement." Families will agree with the selected repairs and repayment program before any repair work has begun. Families will also attend an NR informational session that discusses the repayment requirements.

## **I have more questions and want additional information. What do I do?**

Come to the Indian River Habitat Office located at 4568 N. US Hwy 1, Vero Beach FL to complete a pre-screening application anytime between 8:30-5:00pm, Monday- Friday.