



Critical Home Repair Eligibility Criteria

Initial eligibility is based on the following:

- A) You must be a U.S. Citizen or US permanent resident (Green Card Holder)
- B) You must currently own your home, and it must be your primary residence (mobile homes are not eligible)
- C) You must have current homeowner's insurance (unless the repairs are preventing you from getting insurance)
- D) You must be current on your property taxes or be in a tax repayment plan

1. Need for Better Housing

- Cash asset limit – you may not have more than \$35,000 in cash assets in checking accounts, savings accounts, stocks/bonds, and/or certificate of deposit accounts (retirement funds & designated college savings funds excluded)
- The repair needs must be critical to the health and safety of the home and its occupants

2. Willingness to Partner with Habitat

- Complete application package and participate in application process
- Allow access to the home for the initial home walk through, all contractor bidding site visits, and the post-assessment
- Work with Habitat staff, volunteers, and contractors to schedule the repairs (an adult must be present whenever work is being done)
- Sign all required documents before and after the repair(s)
- Pay the sliding-scale copayment (if applicable)

3. Ability to Pay (Income Requirements)

- Income is based on all adults (18+ and not a student) living in the household using the combined yearly income before taxes (gross)
- Must be below the maximum 60% Area Median Income listed in the chart below (some funding sources may require less income)
- All lawful, provable sources of income are counted
- Have ability to save and pay a sliding scale copayment of up to \$500

Area Median Income Guidelines (last updated: 6/13/2025)

Household Size	Kalamazoo County: Maximum Annual Gross Income (60% AMI)	Allegan County: Maximum Annual Gross Income (60% AMI)
1	\$40,260	\$42,300
2	\$46,020	\$48,360
3	\$51,780	\$54,360
4	\$57,480	\$60,420
5	\$62,100	\$65,220
6	\$66,720	\$70,080
7	\$71,280	\$74,940
8	\$75,900	\$79,800