



DAVIDSON COMMUNITY FOUNDATION

FREQUENTLY ASKED QUESTIONS

What is the Critical Home Repair Program?

The Town of Davidson is excited to launch a Critical Home Repair Program specifically geared toward homeowners in the West Davidson community. This program, which falls under the umbrella of the Comprehensive Housing Affordability Program (CHAP), is made possible through funding provided by community partners (Habitat for Humanity of the Charlotte Region and the Davidson Community Foundation) and American Rescue Plan Act Funding (ARPA) awarded to the Town by Mecklenburg County. This program will help low-income homeowners by completing critical, major repairs at a subsidized rate. The Critical Home Repair Program preserves, protects, and maintains existing naturally affordable housing in the Town of Davidson.



What is the purpose of the program?

The goal is to protect and preserve some of Davidson's naturally occurring affordable housing stock so that current residents can age in place as well as to allow the Town's current affordable housing stock to remain in good condition.

Who can qualify?

Applicants must meet the following property and household requirements to be eligible for the Critical Home Repair Program. Recipients of assistance will be chosen by the criteria listed below without regard to race, color, religion, national origin, sex, familial status, or disability. Applications are reviewed on a first come basis for as long as funding is available.

Property Eligibility

- The property must be located within the West Davidson neighborhood in the Town of Davidson.
- The property must be a single-family detached or modular home that is fixed on a permanent foundation on property owned by the homeowner.
- The property must be at least 10 years old and have a building structure tax value of \$250,000 or less.
- The applicant must own the property and occupy the house as their primary residence.

- The applicant must have ownership of the property for at least two years. (Exceptions for inherited properties will be reviewed on a case-by-case basis.)
- The property must not be in danger of foreclosure.
- The homeowner must show proof of homeowner's insurance or construction insurance by the start of their repair project.
- The property must have a critical need for repair including, but not limited to, failed or rotted floor system, plumbing leak that will result in structural damage, electrical hazard, roof replacement or repair, termite and/or rot damage, HVAC replacement, upgrades, or accessibility needs (limited to exterior ramp access and bathroom accessibility).

Household Eligibility

- The total household income cannot be more than 80% of the area median income
- All household members 16 years and older may be subject to a background check
- The applicant cannot own any other residential property categorized as a vacation or second home.

Is there an income limit?

Household income may not exceed 80% of the area's median income (AMI) based on the number of people in the household. These figures are set annually by the Department of Housing and Urban Development (HUD). Applicants are required to provide the number of people who live in the household and provide proof of income.

What Critical Repairs are Covered?

- Unsafe structures (roofing, flooring, etc.)
- Lack of heating and cooling
- Weatherization
- Electrical or plumbing hazards
- Accessibility needs (limited to ramps, railings, walk-in tubs, etc.)

Where can I get an application?

If you have questions about the application process, email CHRapplications@habitatCLTregion.org, reference Jennifer Doyle, or call Habitat for Humanity of the Charlotte Region at 704-716-7054. Please ask for Jennifer Doyle and reference the Town of Davidson Critical Home Repair program.

For more information about CHAP

Visit: www.townof davidson.org/CHAP,

Call 704-940-9604, or

Email: affordablehousing@townof davidson.org

This project is supported by Mecklenburg County with funds from the American Rescue Plan Act (ARPA).