



88 Vilcom Center Drive, Suite L110
Chapel Hill, NC 27514
P (919) 932-7077, F (919) 932-7079
www.orangehabitat.org
development@orangehabitat.org

Habitat for Humanity of Orange County respectfully requests a grant of \$7,800.00 from the Town of Carrboro's Affordable Housing Special Revenue Fund. These funds will be used to repair the home located at 300 Lloyd Street #C in Carrboro. Work to be performed includes:

- Repair/replace roof

This project meets the Fund's criteria of eligible uses under "i. To provide for emergency home repairs and the maintenance of properties in the affordable housing stock that are falling into disrepair." Through its Home Preservation program, Habitat seeks to do just that. Recipients of this program own affordable homes. But living on a low or fixed income can make it difficult to keep up with both critical repairs and preventative maintenance. In order to preserve affordable housing stock, Habitat offers low-cost repairs to homeowners in Orange County. Recipients pay a small fee calculated on a sliding scale, and volunteer on the project as able. If the work allows it, volunteers from the community will also help complete the project. Since 2009, Habitat has completed 120 repair projects in Orange County.

Ms. Janie Johnson is 62 years old and is the owner of 300 Lloyd Street #C in Carrboro. Her parents purchased the home in 1952, and Ms. Johnson has lived in Carrboro her entire life. She recently retired from her job at the UNC Lineberger Comprehensive Cancer Center, where she worked as a receptionist for 28 years. She loved her job because of the variety of people she got to talk to every day. She has a vivacious personality and can carry on a conversation with anyone! Ms. Johnson is active in her church, Life International, and is interested in volunteering in the community more now that she is retired. Through Habitat's partnership with the Jackson Center, we became aware of Ms. Johnson's current living situation. Ms. Johnson's home has never had central heat or air, the roof is leaking in several places, and the windows need to be replaced. In the winters, Ms. Johnson told us that she lives out of one room with a space heater and blankets piled on top of her in order to keep warm. The Jackson Center has agreed to install an HVAC system, Habitat will be replacing the roof, and we plan to work with Self-Help to replace the windows. Having these repairs completed will radically improve Ms. Johnson's situation. When asked what having these repairs done would mean to her, she said, "It is a blessing beyond all measure." As a single parent now living on a fixed income, it has been challenging for Ms. Johnson to afford the repairs her home needs to stay safe and secure. By having these necessary repairs completed, she will be able to remain in her home and in the community she has lived and worked in her entire life.





88 Vilcom Center Drive, Suite L110
Chapel Hill, NC 27514
P (919) 932-7077, F (919) 932-7079
www.orangehabitat.org
development@orangehabitat.org

To whom it may concern:

I, Janie Johnson, the owner of the property located at 300 Lloyd St. C Carrboro, NC 27510, understand that Habitat for Humanity of Orange County is applying for a grant from the Town of Carrboro's Affordable Housing Special Revenue Fund program in order to complete repairs to my home as part of their Home Preservation Program.

I certify that:

- a. I am a resident of Carrboro or the Carrboro planning jurisdiction, or purchasing a home in Carrboro or the Carrboro planning jurisdiction;
- b. I am unable to obtain a loan, either subsidized or unsubsidized, on comparable terms and conditions;
- c. I am the owner of the property in fee simple or leasehold estate and have paid or have appropriate arrangements with the county tax assessor to pay the tax bill, if the property is to be rehabilitated, or have clear title if the property is to be purchased or constructed;
- d. I am residing in the property to be rehabilitated, or if purchased or constructed, occupy the property when the acquisition is complete;
- e. I have a gross household income of 80% of the Area Median Income or less;
- f. I have an intact homeowner's insurance policy.

Thank you,

Janie Johnson
Homeowner Signature

06/05/2018
Date Signed



88 Vilcom Center Drive, Suite L110
Chapel Hill, NC 27514
P (919) 932-7077, F (919) 932-7079
www.orangehabitat.org
development@orangehabitat.org

To whom it may concern:

I, Ed Kuczynski, Habitat for Humanity of Orange County's Home Preservation Manager, understand that Habitat is applying for a grant from the Town of Carrboro's Affordable Housing Special Revenue Fund program in order to complete repairs to the home of Janie Johnson located at 300 Lloyd St. C Carrboro, NC 27510 as part of Habitat's Home Preservation Program.

As a construction professional, I certify that:

- a. The building or affordable unit that is subject to program funding currently has an anticipated life of at least 20 years after rehabilitation.

Thank you,

Ed Kuczynski
Ed Kuczynski

6.5.18
Date Signed



Janie Johnson

HHOC agrees to complete the following work:

Repairs: 1. Repair/replace roof

Estimated Cost: The total cost in labor and materials is \$6,500. Your discounted payment is \$300

I agree to have the above work completed on my home by **Habitat for Humanity of Orange County (HHOC)**. Payment for the materials will be covered in the promissory note. The costs will not exceed the estimate. I agree that HHOC has the right to change the scope of work in the event of unforeseen issues, such as but not limited to: wood destroying organisms (termites), structural damage, or unsafe circumstances. I confirm that I have homeowner's insurance and that I am current on the payments of my premiums. I confirm that any physically able persons residing in my home or visiting for the project day will work alongside the **Home Preservation** volunteers. I agree to allow the use of my restroom by the volunteer workers. I confirm that my home is a safe place for volunteers. I understand that any of my valuables, dogs, or weapons must be locked away in a safe place. I understand that the people who may work on my house are unpaid volunteers; that few, if any of them, are skilled in the building trades; and that Habitat for Humanity of Orange County **MAKES NO GUARANTEES OR WARRANTIES, EXPRESS OR IMPLIED, REGARDING ANY MATERIALS USED OR WORK DONE BY ANYONE AT MY HOUSE.** I hereby release **Habitat for Humanity of Orange County** and all associated with it from any and all liability whatsoever. I understand that once HHOC completes the above work on my house, no volunteers will return to work on the house.

Homeowner Signature: Janie D. Johnson Date: 06/05/2018

On Behalf of Habitat for Humanity of Orange County:

Staff Signature: Mari Ma Date: 6/5/18

Homeowner confirmation signature that above work has been completed.

Homeowner Signature: _____ Date: _____

Homeowner Agreement Home Preservation Program

THIS HOMEOWNER AGREEMENT (the "Agreement") is signed on this 5th day of June, 2018 between **Habitat for Humanity, Orange County, NC, Inc.** ("Habitat") a NC nonprofit corporation with an address of 88 Vilcom Center Drive, #L110, Chapel Hill, NC 27514, and Janie Johnson ("Homeowner").

Background Statement

- a) Homeowner is the owner of record and the primary occupant of a residence located at 300 Lloyd St. C Carrboro, NC 27510 the "Property").
- b) In keeping with its mission to provide decent, affordable housing for qualified families in Orange County, Habitat provides the Home Preservation Program for home repair to qualified families on favorable terms. Habitat has selected Homeowner for participation in the Home Preservation Program and Homeowner would like to participate in the Home Preservation Program.

In consideration of the mutual agreement set forth in this Agreement, Habitat and Homeowner agree as follows:

1. Work to be Performed on the Property.

- a) Scope of Work. The work to be performed on the Property (the "Work") is described in Exhibit A of this Agreement. Homeowner acknowledges that Homeowner has reviewed and approved the description of the Work.
- b) No Future Work. Homeowner understands that Habitat is not undertaking to perform ongoing maintenance of the Property. Future maintenance and upkeep of the Property is solely the responsibility of the Homeowner.
- c) Certificate of Completion. Upon completion of the Work, Homeowner will be asked to sign a Certificate of Completion in the form attached as Exhibit B to this Agreement.

- 2. **Sweat Equity**. Homeowner and any additional able-bodied adult(s) (18 years of age or older) residing at the Property agree to contribute at least 8 total hours to

the Work. Homeowner acknowledges that Sweat Equity is a requirement of the Program, and that no compensation will be paid to Homeowner or others for the performance of Sweat Equity under any circumstance, including any termination of this Agreement pursuant to Section 8.

 x / check if applicable. Habitat agrees that, in lieu of contributions to the Work, Homeowner may perform the following types of alternative Sweat Equity:

volunteer on ABWK or new home construction with Habitat, provide light refreshments to volunteers, attend community meeting, volunteer in a community garden,

3. **Price and Payment.**

The estimated price to Habitat of materials & labor for the subcontract Work is \$6,500

| Payment for Subcontract Work | |
|------------------------------|-------|
| < 30% AMI | \$100 |
| 31-60% AMI | \$200 |
| 61-80% AMI | \$300 |

The estimated price to Habitat of materials & labor for the volunteer Work is \$0

The cost to the homeowner is as follows:

| Payment for Volunteer Work | |
|----------------------------|-------|
| < 30% AMI | \$50 |
| 31-60% AMI | \$100 |
| 61-80% AMI | \$150 |

The price will be paid by Homeowner to Habitat through equal monthly installments over a term of 1 months. Homeowner's obligation to pay the price will be evidenced by an **interest-free promissory note** in the amount of the price, payable by the Homeowner to Habitat (the "Note"). The Note will be unsecured.

Janie Johnson your required payment equals \$300.00, which is for the subcontract and volunteer work.

4. **Insurance.** Homeowner agrees that Homeowner holds a valid homeowner's insurance policy on the Property and that Homeowner is current in premium payments on such policy.
5. **Habitat Warranties.** For a period of 30 days after execution of the Certificate of Completion, Habitat will correct, at its own expense, any defect in the Work due to defective materials and/or workmanship. Homeowner will give Habitat written notice of any such defects promptly after discovery and, in any event, prior to the expiration of the 30 day warranty period. This warranty does not cover loss or damage to personal property; loss or damage resulting from Homeowner's failure to promptly notify Habitat of a problem; or normal wear and tear. Habitat will convey to Homeowner any warranties by manufacturers or suppliers on individual materials, products, or systems supplied by Habitat under this Agreement.
6. **Schedule.** Habitat will cooperate with Homeowner to prepare an estimated time schedule relating to the Work, and Homeowner will make the Property available for performance of the Work on the days required by the schedule. Subject to confirmation of the Work schedule and subject to delays due to inclement weather, Habitat will use best efforts to commence the Work by June 2018 and to complete the Work by July, 2018.
7. **Termination of Agreement.** Habitat's acceptance of Homeowner as a Habitat partner family was based on the information contained in Homeowner's application. If Habitat determines that the information contained in Homeowner's application was materially inaccurate or if there is a materially negative change in Homeowner's financial situation, such as the loss of employment, Habitat reserves the right to terminate this Agreement. Homeowner should notify Habitat as soon as possible if there is a significant change in Homeowner's financial situation.
8. **Limitation of Liability.** Neither Habitat nor its agents, contractors, directors, employees, officers, volunteers, or other representatives shall have any liability or responsibility for any damage, loss or injury of any kind, direct or indirect, to any person or to any property in any way caused by or resulting from the performance of the Work in connection with this Agreement, except as caused by the negligence or willful misconduct of Habitat or any of the above-designated persons. To the extent that Habitat is found liable for property damage to the Property in accordance

with this Section 8, Habitat shall compensate Homeowner only for the reasonable documented costs of necessary repairs.

9. Photograph/Video Release. Homeowner grants and conveys in perpetuity to Habitat all right, title and interest in any and all photographic images, printed interviews or statements, any video or audio recordings made by Habitat and/or its agents, contractors, directors, employees, officers, volunteers, and other representatives in the course of performing the Work, including, but not limited to, any royalties, proceeds, or other benefits derived from such photographs, printed materials or recordings.

10. Miscellaneous.

- a) This is a legally binding contract. You may seek legal counsel before executing this Agreement.
- b) This Agreement contains the entire agreement between Habitat and Homeowner and supersedes any and all prior oral or written statements or agreements regarding the subject matter of this Agreement. There are no promises, agreements, conditions, undertakings, warranties, or representations, oral or written, express or implied, between the parties, other than as set forth in this Agreement.
- c) This Agreement may only be changed by a written agreement signed by Habitat and Homeowner.
- d) Homeowner may not assign its rights under this Agreement.

IN WITNESS WHEREOF, the parties have executed this Agreement on the day and year first written above.

Homeowner:

Janie Johnson

Print:

Janie Johnson

Signature:

Janie Johnson

Date: 6/05/2018

Witness:

Print:

Signature:

Date: _____

Habitat for Humanity affiliate:

Habitat for Humanity, Orange County, NC, Inc

Print:

Marisa Martini

Signature:

Marisa Martini

Title: Community Development Manager

Date: 6/5/18

Exhibit B: Certificate of Completion

I certify that the Work set forth in Exhibit A to this Agreement has been completed in its entirety and to my satisfaction.

Homeowner (signature):

Print name:

Date: _____

Promissory Note For HOME PRESERVATION PROGRAM

\$300.00

Date: June 5th, 2018

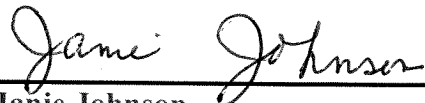
For value received, the undersigned, Janie Johnson promises to pay to Habitat For Humanity, Orange County, NC, Inc. the principal sum of Three Hundred Dollars (\$300.00) with no interest. The principal shall be payable at the office of Habitat for Humanity, Orange County, NC, Inc. beginning June 5th, 2018 at 88 Vilcom Center Drive, Suite L110, Chapel Hill, NC 27514. The principal shall be due and payable as follows:

One installment due on June 5th. If not sooner paid, the entire indebtedness shall be due on July 5th, 2018.

In the event of default in payment of any installment of principal, and if default is not made good within fifteen (15) days, Habitat without notice can declare the remainder of the debt at once due and payable and enforce its rights and obligations under the Financing Statement of even date. Failure to exercise this option shall not constitute a waiver of the right to exercise the same at any other time.

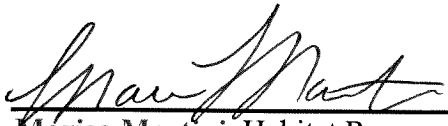
All parties to this note whether principal, surety, guarantor or endorser, hereby waiver presentment for payment, demand, protest and notice of dishonor, and all defenses on the ground of extension of time for payment hereof, which may be given by the holder of the note to them, This Note is not assignable.

This Note may be secured by a Financing Statement-Form UCC-1 filed in Orange County Registry.



Janie Johnson

June 5th, 2018



Marisa Martini, Habitat Representative

June 5th, 2018

Habitat for Humanity of Orange County
Carrboro Affordable Housing Special Revenue Fund Request - Project Budget

Janie
Johnson

Direct Construction Costs

| | |
|----------------------|---------|
| Materials | \$6,500 |
| Labor & Benefits | |
| Construction Manager | \$1,250 |
| Benefits | \$330 |

| | |
|--|----------------|
| TOTAL DIRECT CONSTRUCTION COSTS | \$8,080 |
|--|----------------|

Program and Other Costs

| | |
|--|---------|
| Labor & Benefits | |
| Family Services | \$1,580 |
| Other Staff Support (finance, volunteer mgr, construction dir, grant writing, development) | \$520 |
| Benefits | \$550 |
| Subtotal Program Costs | \$2,650 |

| | |
|---|-------|
| Other Costs: phone, computer, vehicle, supplies, printing, postage, travel, mileage, training, marketing | \$700 |
|---|-------|

| | |
|--------------------------------------|----------------|
| TOTAL PROGRAM AND OTHER COSTS | \$3,350 |
|--------------------------------------|----------------|

| | |
|-----------------------|-----------------|
| TOTAL EXPENSES | \$11,430 |
|-----------------------|-----------------|

FUNDING SOURCES

| | |
|---|---------|
| Carrboro Home Preservation grant | \$7,800 |
| Homeowner payments | \$300 |
| Private donations, primarily faith partners | \$3,330 |

| | |
|----------------------|-----------------|
| TOTAL FUNDING | \$11,430 |
|----------------------|-----------------|