### Home Repair Assistance Term Sheet
**PICURIS PUEBLO**

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| **Brief description** | Provide funds to cover reasonable home repair expenses to the homeowner’s primary residence as necessary to restore the property to habitable and safe condition or to resolve housing/property code violations.  
HAF Funds may be used to pay the reasonable cost of repairs necessary to address property conditions, including pre-development costs, necessary architectural or engineering fees, construction oversight, or other costs incidental but necessary to the completion of the eligible scope of work.  
Grantee may utilize HAF administrative funds to provide technical assistance to the homeowner (e.g. identifying necessary repair work). |
| **Maximum assistance per homeowner** | A total of $9,000.00 has been allocated for this program. Each Homeowner will be eligible for up to $1,000.00 (as long as funding is available) through this program with respect to the applicant’s primary residence, including a dwelling to be made habitable so it may serve as the homeowner’s primary residence. |
| **Homeowner eligibility criteria and documentation requirements** | Same as General Homeowner Eligibility Criteria Across All Programs plus:  
At the time repairs begin, homeowner is current on other secured home payment obligations, on an active payment plan or forbearance, and/or getting related HAF assistance for those obligations.  
Homeowner will be able to afford applicable payments necessary to sustain homeownership (mortgage, taxes, insurance, association dues, etc.) after repairs are completed, based on a financial analysis established at the reasonable discretion of Grantee.  
Homeowner does not qualify for or has not been able to access affordable home repair financing (self-attestation of applicant’s efforts will satisfy). Grantees may determine, based on a reasonable analysis of homeowner needs data, that homeowners meeting certain criteria (e.g. income at or below a percentage of AMI) are presumed to meet this requirement without requiring homeowner attestation or documentation.  
Indicate documentation requirements:  
- Income verification |
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| **Property eligibility criteria** | Same as General Property Eligibility Criteria Across All Programs plus:  
- Property will continue to be the applicant’s owner-occupied primary residence once the repairs are made.  
- Properties that have outstanding violations may receive assistance if corrections are addressed before funding or are included in the scope of work funded by the program.  

**Eligible Property Conditions:**  
- Housing deficiencies or conditions exist which may be hazardous to occupants/residents,  
- Property has a code violation or other citation, or is in danger of being cited or condemned, without the necessary repair,  
- Property is uninhabitable or condemned and the repair is necessary to make the home habitable, OR  
- Home improvements are necessary to improve accessibility and help senior residents age in place. |
| **Project criteria** |  
- Repairs must be completed by the Picuris Housing Department Maintenance staff, a licensed contractor or, if the jurisdiction does not license contractors, a professional contractor found to be qualified and reputable in accordance with reasonable criteria established by the Grantee  
- Grantees may choose to require program pre-approval of contractors and may establish pre-approved contractor lists at option of Grantee.  
- Copy of contract must be provided to the program for approval, or homeowners and contractors must use a program-approved contract template.  
- Projects must comply with applicable zoning, building, and other applicable code requirements. |
| **Form of assistance** | Assistance will be structured as a non-recourse grant. |
| **Payment requirements** | Funds will be paid directly to the general contractor or entity responsible for the repairs upon satisfactory completion of the work. HAF technical assistance funds will be utilized to ensure reasonable oversight of the quality and completion of work will be performed before full payment is made. |