

Affordable Loan Repayment



Holston Habitat is committed to providing affordable housing solutions. To build a spirit of partnership and sustainability, our repair program features modest repayment requirements.

Repairs are repaid according to their value with a 0% interest loan through Holston Habitat. Homeowners are required to pay 50% of the projected total cost for the project. The total cost of the project may not exceed \$5,000. A \$50 down payment is required prior to the beginning of the repair.

All repayment funds are recycled and used to assist other homeowners in need of repairs.



Updated: August 2018



Other Local Repair Resources

Appalachia Service Project (ASP)
Serves entire region
4523 Bristol Hwy.
Johnson City, TN 37601
423-854-8800

UETHDA Bristol
522 Alabama St.
Bristol, TN 37620
423-968-3951

UETHDA Carter County
408 Cherokee Park Dr.,
Suite 5
Elizabethton, TN 37643
423-542-5121

UETHDA Kingsport
301 Louis Street
Kingsport, TN 37660
423-247-5149

UETHDA Washington County
125 E. Jackson Blvd.,
Suite 11A
Jonesborough, TN 37659
423-753-3097

Carpenter's Helpers
100 E. Church Cir.
Kingsport, TN 37660
423-224-1531

For other Habitat affiliates visit www.habitat.org



PO Box 5265
Kingsport, TN 37663
423-239-7689
www.holstonhabitat.org

Follow us on:  

Holston Habitat does not discriminate on the basis of race, color, sex, age, handicapping condition, religion, national origin, marital status, family status, or sources of income.



HOME REPAIRS
THE Habitat
WAY



Holston
Habitat
for Humanity®

SERVING INDIVIDUALS AND
FAMILIES SINCE 1985

How It Works

Holston Habitat helps homeowners restore and maintain the exteriors of their homes through affordable home repairs. Repairs completed by Holston Habitat impact the health and safety of residents and/or the preservation of the home. Home repairs are led by trained crew leaders and completed by volunteers or subcontractors. Qualifying home repairs may include:

- Exterior painting
- Porch and deck repairs
- Installation of disability ramps
- Exterior carpentry
- Roofing repairs
- Siding and guttering repairs



- Ability and willingness to repay a portion of the home repair costs through an affordable, 0% interest loan.
- Willingness to contribute volunteer sweat equity hours, if physically able.
- Property must be in Sullivan, Carter or Washington counties in Tennessee or the city of Bristol, Virginia.
- Homes must be single-family or manufactured homes (duplexes, apartment buildings, town homes, condos, etc. are NOT eligible).
- Homes must be owner-occupied and serve as the owner's primary residence.
- Owners of multiple real estate properties are NOT eligible.
- U.S. Citizens or Permanent Legal Residents.

Home Repair Volunteer Opportunities

Holston Habitat is always seeking volunteers interested in assisting with basic home repairs. These projects are typically completed in a few scheduled work days. Prior construction experience is not required. If you or your group are interested in volunteering on a home repair project, please register as a general volunteer online at www.holstonhabitat.org or call the Holston Habitat office at 423-239-7689 for more information.



Criteria for Selection

Qualifying homeowners must meet the following criteria, in addition to submitting a completed application packet and a \$25 application fee:

- Steady household income as shown on the chart to the right.
- Satisfactory credit review (not based on credit score).

2018 INCOME GUIDELINES
(Numbers are subject to change)

Sullivan County, TN and Bristol, VA

Household Size	Minimum Annual Income	Maximum Annual Income
1	\$11,508	\$23,016
2	\$13,152	\$26,304
3	\$14,796	\$29,592
4	\$16,440	\$32,880
5	\$17,755	\$35,510
6	\$19,070	\$38,141
7	\$20,386	\$40,771
8	\$21,701	\$43,402

Washington County, TN and Carter County, TN

Household Size	Minimum Annual Income	Maximum Annual Income
1	\$11,361	\$22,722
2	\$12,984	\$25,968
3	\$14,607	\$29,214
4	\$16,230	\$32,460
5	\$17,528	\$35,057
6	\$18,827	\$37,654
7	\$20,125	\$40,250
8	\$21,424	\$42,847