



## Frequently Asked Questions

### **What is the purpose of Realtors® Care Day?**

To work together as an industry and promote sustainable housing; and to assist low-to moderate-income homeowners with much-needed repairs, keeping them in their home and preventing possible foreclosure or financial hardship because of the needed home repairs.

### **How did this become a program of the Housing Opportunity Foundation?**

The foundation went through a planning process in 2008 to reevaluate its programs and services; and from this year of planning, Realtors® Care Day was developed. Realtors® Care Day fits perfectly into the mission of the foundation, which is the nonprofit arm of the association.

### **How are the locations chosen?**

To choose the homeowners, the foundation works with a number of local housing partners to identify homeowners with specific repair needs. Once identified, each homeowner must go through an application and verification process that involves verification of income, homeownership, mortgage status and citizenship status, as well as number of other factors. Once an application is complete, the home must be visited for a preliminary site inspection to assess the repairs needed and the feasibility of the job; once chosen, numerous other site visits follow.

### **What criteria must the home and homeowner meet?**

Among many things, some of the most important are: the person must own the home and live in the house, the homeowner cannot be in financial trouble and/or at risk of losing the home, the homeowner's combined household income can be up to (but not exceed) 80 percent of the median income, exterior repairs must be feasible, homeowner must have insurance, and the home has to be in Mecklenburg or Iredell county.

### **Can Realtors® recommend a potential site location?**

Yes. Realtors®, along with anyone in the community, are able to refer someone to the Realtors® Care Day project and encourage him/her to submit an application. Because specific documentation is required with the application, Realtors® can't actually submit the application themselves. Referral by a Realtor® does not guarantee acceptance; all applicants must go through the same application process and meet the established criteria. If you are interested in helping someone through this project, please contact the foundation at [crrafoundation@carolinahome.com](mailto:crrafoundation@carolinahome.com).

### **Why does it seem like some homeowners are more deserving than others?**

Each homeowner is chosen for a variety of reasons, and the range of needs is different and unique to each family. The foundation staff maintains a complete file on each applicant and when able, staff shares the story of the family so that volunteers can get a sense of who they are helping. However, not all information can be shared, and some information must remain confidential according to privacy laws and out of respect for the homeowner(s). Each homeowner has been through a stringent application process to determine their eligibility. We do have to turn many applicants away and refer them to other organizations if they do not qualify for the project – they may not own their home, are already scheduled for foreclosure or auction, or their home does not meet our criteria. So every family that is chosen for this project has a significant need for our help and meets our requirements.

### **What does the foundation do to ensure safety on the site?**

Safety is always a concern with a project of this size. That is why qualified, licensed general contractors are at each site location. In addition, we have a network of volunteer leaders (all the way from the site captain to the area captains) who watch closely to ensure that everyone remains safe. Wearing hard hats, eye protection, gloves, harnesses and safety masks are among the safety precautions each volunteer is asked to take during certain repairs. The site captain is required to give a safety talk to review the rules at the beginning of the day to make sure all volunteers are aware of the dangers on-site. In addition, the local police and fire departments are notified well in advance of the project so that they are aware of what is going on and can respond accordingly if they receive a 911 call.

### **Realtors® Care Day is a good project, but I would prefer that the association take that money and put it toward reducing my fees during this very difficult time.**

The Housing Opportunity Foundation, which initiates the project, is a separate incorporated nonprofit. While it serves as the charitable arm of the association, its budget is completely separate from the association and CMLS budgets, and therefore does not affect your fee structure. With the donations and in-kind support given from the community, the average cost of repairing each house is just over \$1,000, which demonstrates a great maximization of funding.