



COVER's Whole House Repair Program

Whole House Repair Program:

Generously funded by M&T Bank's Amplify Fund, the WHR Program helps income-sensitive households stay in their homes safely and independently by preserving their home through significant repairs, thus preventing homelessness and maintaining existing housing stock. The WHR Program is also made possible by generous funding from the Jack and Dorothy Byrne Foundation, the Peter J. McLaughlin and Jane Kitchel McLaughlin Family Fund, USDA Rural Development program funds, and individual donors.

The WHR Program has 3 primary goals: to preserve the affordable housing stock; to improve the health and safety of the housing stock; and to facilitate weatherization. The program will fund major, extensive repairs to 4 homes in 2025 and 4 homes in 2026.

COVER currently completes urgent repairs to 70 – 80 homes each year in the Upper Valley at an average cost of \$5,000 through the Home Repair Program. The WHR Program will complete more comprehensive "whole house" repairs at an average cost of \$25,000 per home.

Owning a home is a dream of many – and a path to housing stability, but being able to maintain a home can be a significant challenge and burden. Home repairs are one of the most affordable housing solutions, as they contribute to financial security and improved health and community outcomes, while also extending the life of a home. Safer homes result in fewer falls, injuries, and hospitalizations and less stress, isolation, and depression.

How it Works:

If you are uncertain of the repairs your home needs, please apply and COVER can determine needed repairs through an assessment of your home. Eligible applicants receive a site visit and evaluation from COVER, which may reveal additional needed repairs. COVER will prioritize and perform the most urgent repairs (with volunteer and homeowner support) for a total of 8 properties over 2 years. Upon project completion, a third-party inspection will be performed.

The WHR Program will contribute \$25,000 maximum per home at no cost to the homeowner. The contribution amount will depend on the scope of work that is determined by COVER staff and is limited to eligible repairs.

If the homeowner sells or moves out of their home within 5 years of completed repairs, they will be required to pay back the repair amount on a pro-rated basis. For example, if the WHR contribution amount for a home is \$25,000, the homeowner will need to pay back to COVER \$10,000 if they sell or move out of the home after three years (\$5000/year for years 4 and 5).

COVER repair projects are performed by volunteers and homeowners (if able), led by COVER's experienced carpenters, who teach valuable construction skills. By using volunteer labor instead of hiring contractors, COVER can keep the cost of repairs lower, and homeowners and volunteers alike build self-confidence that expands beyond being able to take better care of their home.

For WHR Projects, COVER envisions communities rallying together to support their neighbor's project by volunteering, helping recruit other volunteers, and even providing lunch on repair days.

Types of Repairs:

Eligible repairs are those that improve the long-term safety, habitability, and energy-efficiency of homes. Specific repairs will depend on the conditions of a home and may include:

- Sealing the envelope of a home to prevent water intrusion, such as through roof repairs or replacements and storm windows and doors.
- Air-sealing a home to improve thermal comfort and energy efficiency.
- Ensuring adequate air exchanges in a home through controlled ventilation such as bathroom exhaust fans to improve indoor air quality.
- Accessibility improvements, including accessibility ramps, grab bars, and bathroom modifications for older adults or those with disabilities.
- Plumbing, heating and electrical needs on a case-by-case basis.

To Qualify, Homeowners Must:

- Own the property and have owned and lived in the home for at least one year.
- Intend to continue living in the home after repairs are completed.
- Maintain current mortgage and property tax payments.
- Have homeowners insurance (if home is currently insurable) or obtain homeowners insurance after repairs are complete if previously denied coverage due to the home's condition.
- Participate in their project by volunteering, helping provide or coordinate lunches (if able), or other means of participation.
- Have income 60% or less of the Area Median Income. Visit: coverhomerepair.org/whr for qualifying income limits per household size and per county of residence.
- Help secure supplemental sources of funding, if eligible and as needed.

To Qualify, Property Must:

- Be located within a 45-minute radius of COVER (priority given to homes within 30 minutes).
- Be a framed or mobile home that is not located in the floodplain or in wetlands.
- Be in need of significant repairs based on an assessment by COVER.
- Mobile homes must be on private land or in a park that is listed in the [Registry of Vermont Mobile Home Parks](#) or in a cooperatively owned mobile home park in New Hampshire.
- Mobile homes must be on a concrete slab or pad.

To Apply:

COVER will accept WHR applications on a rolling basis until the program schedule is filled and until funds are committed.

Applications can be found at: bit.ly/applytoCHR or by contacting COVER. Staff will be available by phone to help you complete the application.