

## **Rock the Block®**

### **Frequently Asked Questions**

#### **What is “neighborhood revitalization”?**

- It's all about **bringing people together** to improve the **quality of life** in **targeted neighborhoods**.
  - **Targeted neighborhoods:** We work in neighborhoods that are vulnerable (decreasing property values, increasing # of rentals, limited neighborhood engagement)
  - **Bringing people together:** working collaboratively with residents, municipalities, schools, churches, businesses, other non-profits, etc. to have a greater impact
  - **Improving quality of life:** engaging residents to determine what the neighborhood needs to improve their satisfaction with living there; offering all of Habitat's housing solutions (homeownership, home repair, Almost Home, etc) to improve homeownership rates and property values; facilitating neighborhood leadership and community partnerships to address other neighborhood needs.

#### **What is Rock the Block®?**

- It's a 3-5 day event to kick off our neighborhood revitalization efforts in targeted neighborhoods. Residents, municipalities and community partners collaborate with Habitat to complete exterior home repair and preservation projects for low-income homeowners and community projects to improve and beautify the neighborhood surrounding the homes.

#### **Are owners required to provide sweat equity?**

- Yes. Homeowners are required to participate in their project and assist volunteers and staff as they are physically able.

#### **Are we doing work on rentals and commercial property?**

- Yes. In neighborhoods where there are many rentals and commercial properties in need of improvements, we want to be able to work with the entire neighborhood and impact as many properties as possible.

#### **Shouldn't the rental/commercial owner be responsible for paying for their repairs?**

- Yes. We offer NO financing benefits to non-owner occupied properties. Owners are required to pay for the entire cost up front before work is done.

#### **Is it free to low-income homeowners?**

- No. Homeowners agree to pay for the estimated cost of the repairs, just like with our home repair and homebuyer programs. But the loan is set up differently. Homeowner's pay a down payment before the work is done (10%), and the remaining 90% is a deferred loan with 0% interest. They pay this back when they sell the home or when the home is no longer their primary residence. The homeowners do have the option of paying back earlier if desired.

#### **What if the homeowner needs more than \$3,000 in repair work?**

- We will help them apply for Habitat's Home Repair program for the work that isn't done as part of Rock the Block®.

**How does our program differ from Rebuilding Together?**

- We work collaboratively with them to serve low income homeowners; and together we determine which agency is best suited for each family. Rebuilding Together is committed to being a partner for future events.

**How many projects are we doing at the RTB event?**

- We anticipate 15-20 projects in the target neighborhood to be primarily finished during the event.

**By the time all the projects are completed for Rock the Block®, how many volunteers will have participated in this event?**

- We anticipate over 500 community volunteers will be involved at each event!

**With all the general volunteers working on my home, how am I sure that the work is done to an acceptable standard?**

- Habitat has qualified construction staff and long-term senior crew volunteers who handle the detail work and supervise general volunteers on each project site.