



## Critical Roof Repair Program Memorandum of Understanding

\_\_\_\_\_  
Applicant name

\_\_\_\_\_  
Applicant name

I have read and understand the information about the Habitat for Humanity of Southern Brazoria County (HFHSBC) Critical Home Repair (CHR) program. I declare that all the information I have provided is truthful. I understand that if any information is not truthful or I omit vital information, my application will be void.

I agree to hold HFHSBC harmless for:

- Any failure of the contractor(s) to complete the Critical Home Repair to my specification and satisfaction. The repair will be inspected and approved by a licensed inspector in the state of Texas.
- Any damages resulting from a defect in workmanship or materials involving the CHR or any damages occurring as a result of the repair.

I understand that HFHSBC will place a lien against my property for the total amount of the repair, not the adjusted repayment I owe based on my income. This lien will be removed when I have paid off the entire debt.

I understand that the note must be repaid as agreed monthly. If I fail to make payments, HFHSBC has the right to call in the note.

I understand that the repayment & term of the note will be determined by a sliding scale as set forth in the CHR program guidelines. Term of the note will be determined by the cost of the repair. Maximum term is five years.

I understand that I (or a designated family member approved by HFHSBC) must complete the sweat equity or the class required before the repair is begun. Average sweat equity = 6-8 hours.

I understand that if I choose to prepay the cost of the repair in full before the repair is begun, the price will be discounted 15%.

I understand that I must pay \$50 before the project is begun to Habitat.

I understand that if I am disabled, I must provide proof of disability. (SSI disability, letter from physician on letterhead stating nature of disability).

I understand that I cannot choose the contractor providing the repair. I accept that HFHSBC has properly vetted and credentialed all the contractors in the program.

I certify that I am not delinquent on my mortgage or my property taxes.

X

\_\_\_\_\_  
Homeowner/Date

X

\_\_\_\_\_  
Homeowner/Date

X

\_\_\_\_\_  
Notary/Date/Seal