



Critical Roof Repair Program Overview

The HFHSBC (Habitat for Humanity of Southern Brazoria County) CRR (Critical Roof Repair) program is designed to help low-income homeowners who struggle to maintain the integrity of their homes because they are affected by age, disability or family circumstances. At this time, the HFHSBC CRR program only repairs roofs with no more than \$6,000 of damage.

Program participants are selected based on the following:

- Family Circumstance – 50+ in age or disability or Veteran
- Need for Repair – roof physically inadequate, unsafe or inefficient as verified by inspection
- Ability to Pay – typically serve homeowners with an annual income that is 30-60% of the median income for Brazoria County. Lower incomes can be served as long as the homeowner is not debt-burdened by the payment required.
- Willingness to Partner – typically 8 hours of sweat-equity with the HFHSBC affiliate in advance of the repairs

How to Qualify:

- Homeowner, listed on deed (no mobile home repairs)
- At least someone in the house is 50 years old or older OR
- Disabled, or family member living in house is disabled OR
- Veteran with honorable discharge
- Current on taxes and mortgage and insurance
- Annual income as stated above
- Repairs can be completed for less than \$6,000

How it works:

To qualify, the homeowner must complete a Habitat Critical Roof Repair Application and submit all of the items on the Checklist of Required Documents in the application package. Once the family meets all of the requirements, an inspector selected by HFHSBC will visit the house and verify the needed repairs. A contractor(s) will then be assigned by HFHSBC to bid on the job. Once the bid is received and meets budget guidelines, Habitat will proceed with the repair as funding is available. All roof repairs must pass a windstorm inspection.

Payment:

Depending on the source of funding, repayment will be required on a sliding scale according to household income. A lien will be placed against the house for the full cost of repairs until repayment is made. HFHSBC will carry the note at no interest for up to 60 months, depending on the amount of the loan. A down-payment of \$50 will be required prior to the start of work unless the funding source prohibits this. The homeowner's cost of repairs will be discounted by 15% if pre-paid at the time of completion.