



Critical Repair Program Handbook

Thank you for choosing us to help you with your home!

This handbook will guide you through the repair process from start to finish and explain your role, the program's requirements, and what you can expect along the way.

1. Purpose of the Program

The Critical Repair Program is designed to help eligible homeowners address urgent repairs needed to maintain a safe, functional, and livable home. The program provides access to grant funding and repair management support for qualifying projects.

2. Points of Contact

- **Homeownership Counselor – Repair Focus**
Your *primary contact* throughout the program. This person will guide you through eligibility, paperwork, and enrollment process. You will have a business card with contact information on the inside front pocket of your green folder. Any questions related to the program and requirements are to be made with the counselor.
- **Repair Program Manager**
Joins the process during the initial inspection and estimate then again *once your active repair project begins*. This person manages scheduling inspections, contractor coordination, and ensures the repairs are complete and up to standard. The repair manager does not have information related to funding, grants, awards, or any programmatic information; only the repairs that are identified and being made.

3. Program Process

Step a – Initial Application

- Submit your application to determine if you meet basic eligibility requirements (e.g., homeownership status, location, income guidelines, repair needs).
- The Homeownership Counselor will inform you if you qualify to move forward or if we are unable to assist you.

Step b– Inspections & Estimates

- If you meet basic eligibility requirements, an inspection of your home will be scheduled to identify needed repairs and the severity of each.
- Licensed professional contractor will prepare estimates of the total project cost.
- You will receive a summary of the findings.

Step c– Funding Identification & Program Enrollment

- Based on the inspection results, your Homeownership Counselor will explore available grant funding sources for your project.
- If funding is identified, you will be formally enrolled in the program and provided with enrollment documents to review and sign.
- You will receive copies of all signed documents for your records.
- At this point we are applying for specific funding that addresses your unique situation and needs. Being awarded the funds is **NOT guaranteed** and the requests are subject to review by the grantor and are based on specific eligibility requirements and if funds are available at the time your application is submitted.

Step d – Funding Award & Scheduling

- **If funding is awarded, you will be notified of the approved amount and scope of work. Please remember, funding of your project is never guaranteed.**
- **Important:** *Awards are based on the estimated total cost of your repairs. This is not a line of credit or an “up-to” amount — no additional funds are available beyond the award which will equal the cost of your repairs as noted on the estimate.*
- The Repair Program Manager will begin scheduling work with approved contractors and have you sign the *Repair Project Agreement* that lists the repairs to be completed.
- **Now is a good time to review the Participant Agreement you signed during enrollment. There is important information in there that you must be aware of.**

Step e– Completion of the Project

- Contractors complete the approved scope of repairs.
 - A final inspection will be conducted to ensure the work done meets program standards.
 - You will receive documentation confirming project completion that you will need to sign. The Repair Program Manager will have you sign a completion form as will the Homeownership Counselor. One is for the Affiliate (Habitat) and one is for the lender. The Homeownership Counselor will provide you with your copy of the documents.
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4. Important Program Notes

- **Records:** You will be provided with copies of every document you sign for your reference.
 - **Communication:** Keep in close contact with your Homeownership Counselor to ensure smooth progress.
 - **Changes in Scope:** A change order will only be considered if a health and safety issue AND if there is available funding available to cover the cost.
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5. Your Responsibilities

- Respond promptly to requests for information or documents.
 - Be available for inspections and repair scheduling.
 - Notify your Homeownership Counselor of any concerns during the process.
 - Maintain your home after repairs to prevent future critical needs.
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Acknowledgement

I have received, read, and understand the Critical Repair Program Participant Handbook.

Participant Name: _____

Signature: _____

Date: _____