## **Critical Home Repair Program Description**

Thank you for your interest in our Critical Home Repair Program. The eligibility criteria are **Need, Ability to Pay,** and **Willingness to Partner**. The Critical Home Repair Program is open to homeowners living in **Franklin County, VA** earning 30%-80% of the area median income. The repayment schedule will be calculated based on the total income of the household. The homeowner will be required to repay a certain percentage of the total project cost based on their annual income. If their annual income is 35% of the area median income for Franklin County, they will repay 35% of the total cost. There is also an advanced payment of \$25 when accepted into the Critical Home Repair Program. As part of the Critical Home Repair Program, selected participants will be expected to complete 5 hours of "Sweat Equity" assisting in the completion of approved repairs. Accommodations will be made for individuals unable to complete the Sweat Equity portion of the program.

Example: Total Repair Cost is \$1,000. The homeowners annual income is 35% of the annual median income for Franklin County so they will need to repay a total of \$350.00. This will be repaid with a monthly payment of \$25.00 for 14 months.

Please complete this application in its entirety. Submit documentation to verify income. You may mail it to us or drop it off at the ReStore during store hours. If you have questions, please contact Will Dubuisson, Program Administrator, at <a href="will@habitatfeva.org">will@habitatfeva.org</a> or call 540-483-8884. Thank you!

**Mailing Address:** 

Habitat for Humanity of Franklin County, P.O. Box 834, Rocky Mount, VA 24151

**Store Location:** 

1145 Franklin St, Rocky Mount, VA 24151 (In the Schewel's Shopping Plaza)

Store Hours: Tuesday - Saturday 10am-4pm