



**Habitat**  
for Humanity®  
Williamson-Maury



*Everyone deserves a  
safe place to call home.*

## Critical Home Repair Services

The Habitat for Humanity Critical Home Repair program provides major repairs at a discounted rate to keep homeowners safe and warm, and from being displaced from their homes. In addition, our work preserves affordable housing availability in Williamson and Maury Counties.

OPEN ENROLLMENT: September 1 to October 14, 2016

## How does the process work?

- **Application Process** - 3 to 6 months
- **Community Service Requirements** - 24 hours of sweat equity are required of all program participants
- **Schedule of Construction** - will be based on completion of community service requirements and amount of time needed to complete the repairs
- **Sign Closing Documents** - A Promissory Note will be signed once the final cost of repairs has been determined. Repayment will be based on the final cost of repairs and the homeowner's monthly income.
- **Repayment** - is determined by your HUD income level. The discounted balance will be paid over a short repayment period.

## What repair services are provided?

### Habitat Critical Home Repair Addresses Health & Safety Concerns:

- Unsafe roof or floor
- Lack of heat
- Electrical hazards
- Plumbing hazards
- Foundation issues
- Floor and wall replacement
- Ramps & accessibility needs
- Interior/Exterior work needed to maintain home

### Habitat Critical Home Repair Does Not Address:

- Basic painting
- Replacing carpeting or flooring (unless for structural reasons)
- Window replacement (unless rotted or containing lead)
- Cosmetic repairs
- Bathroom renovations or remodels unless safety, code, and accessibility issues exist
- Miscellaneous repairs not listed will be taken into consideration



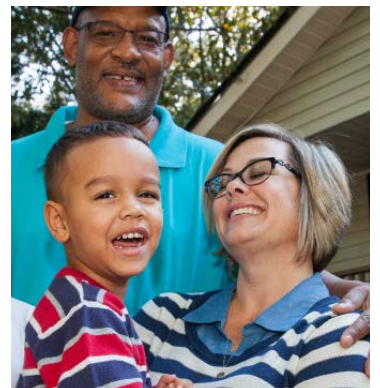
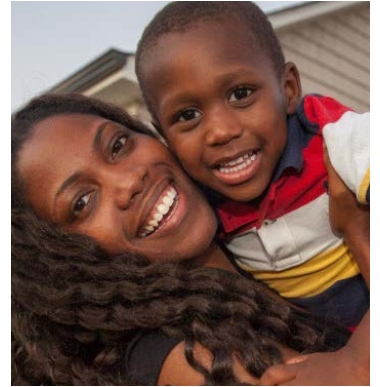
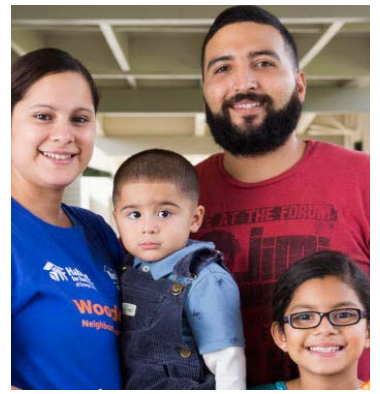
[www.hfhwm.org](http://www.hfhwm.org)

# How do I apply?

## To be eligible to apply:

- Your home must be a single-family, detached house.
- You must occupy the house and have been living there for at least three years
- Your home must be in Williamson or Maury County. We serve the cities of Franklin, Fairview, Spring Hill, and Columbia.
- The title holder of the home must be the one to apply.
- Property taxes and mortgage payments on your home must be current.
- Income must be 60% or below the HUD Median Income as noted in the Maximum Gross Monthly Income Chart.

Family Size	1	\$2,398	Maximum gross monthly income
	2	\$2,740	
	3	\$3,083	
	4	\$3,425	
	5	\$3,699	



All Photos: ©Ezra Millstein/Habitat for Humanity International

## Application Process

- 1 Application**  
If you are interested in a critical repair for your home, please fill out the application that can be found at our website [www.hfhwm.org](http://www.hfhwm.org) or at our office at 511 West Meade Blvd, Franklin, TN. Turn in the completed application with all the required documents. You will be notified by mail regarding approval.
- 2 Background and Credit Checks** *(1-3 months after application is received)*  
We will perform background checks on all members of the household over the age of 16. We will also check the credit of applicants and will ensure that mortgage payments and taxes on the home are up to date.
- 3 Home Visits** *(2-4 months after application is received)*  
We will schedule home visits with households meeting the requirements. The Critical Repair Committee will review the applications and you will be notified of the committee's decisions by mail.
- 4 Approval** *(1-2 months after your home visit)*  
Once you are approved, you will be contacted to sign your participation contract. At this point, you will begin completing your community service hours and paying your deposit.

*If you need help, please call the Critical Home Repair Hotline today: 615-690-8090.*



*The mission of Habitat for Humanity Williamson-Maury (HFHWM) is to put God's love into action by partnering with communities to build affordable housing, inspiring hope and life-changing stability for families through homeownership.*



We are an equal housing lender and do not discriminate on the basis of race, color, religion, national origin, sex, handicap, or familial status.