Hurricane Harvey Home Restoration Program

BakerRipley has received funds to assist families whose homes were impacted by Hurricane Harvey. The Hurricane Harvey Home Restoration Program is intended to provide additional funding to the assistance you may have already received to repair as many Hurricane Harvey impacted items as possible. Your assigned case manager will assist you in applying for the Hurricane Harvey Home Restoration Program.

Our Program Funding

1. Funding is from donations made to the Greater Houston Community Fund for Hurricane Harvey recovery for residents of the City of Houston and Harris County. United Way funds are available for residents in Harris, Montgomery, Fort Bend, and Waller counties.
2. Hurricane Harvey Restoration funds are limited per household and are to be used for Hurricane Harvey related restoration only.
3. Determining the funds that will be available for restoring your home:
   a. You are required to identify the funds you have received for repairs from FEMA, SBA loan, insurance payouts, and/or personal savings. This money will be used toward your repairs as your “Share of Cost.”
   b. We cannot guarantee we can pay for all Hurricane Harvey repairs needed at your home.
   c. The assessor and contractor will work with you to determine the best way to use the funds.

Eligibility for the Program

1. Documents supporting income eligibility and home ownership must be submitted
2. Gross Income - Households of 1 person that make less than $60,000 and households of 2 persons or more that make less than $98,400 qualify
3. The Hurricane Harvey Restoration program requires that the applicant owns and occupies the single family home.
4. Homeowner must be able to provide proof of ownership (e.g. Lien release, deed, bill of sale)
5. Homeowner is current on their mortgage and current on property tax payments
6. Homeowner intends to keep the home and continue living in it.

How can we help?

Through the BakerRipley Home Restoration Program, there are various ways homeowners can select to restore their home. Based on your preferred path of repair, an assigned Housing Specialist will contact you to discuss next steps. The options are:

1. Homeowner-managed Restoration – this option is for homeowners who feel comfortable managing the construction project directly with their selected contractor. BakerRipley provides financial assistance to pay the contractor for material and work performed on the home. Homeowner will provide 1 bid for materials and contractor related work. BakerRipley will release partial payments to the contractor performing the work at the beginning and end of the repair.
2. **BakerRipley-managed Restoration** – this option is for homeowners who do not feel comfortable managing a home restoration project themselves. BakerRipley will select a contractor, manage the project, and will provide financial assistance to pay the contractor to restore the home. BakerRipley will perform the repairs utilizing the funds you have for repairs (e.g. FEMA, SBA loan, Insurance Claims, and personal savings). Those funds contributed to the restoration are the “Homeowner’s Share of Costs”. BakerRipley will continue performing any remaining repairs with the Homeowner’s eligible Home Restoration funds.

3. **Materials-Only Restoration** – this option is for the homeowner who can complete the repairs themselves (or with others), but need assistance purchasing building materials. BakerRipley will provide financial assistance to pay the material-only costs to restore the home after the homeowner has utilized the funds received for repairs (e.g. FEMA, SBA loan, Insurance Claims, and personal savings). Those funds contributed to the restoration are the “Homeowner’s Share of Costs”. BakerRipley will release payment to the vendor for the materials to be picked up.

**Our Process**

1. A Housing Specialist reviews your application and determines your eligibility for our program.
   a. Your assigned Housing Specialist will be in contact to explain the program and determine your “Share of Cost” for repairs.
   b. Determination of the best path of repair (your assigned Housing Specialist will contact you to discuss next steps):
      i. Homeowner-managed Restoration
      ii. BakerRipley-managed Restoration
      iii. Materials-only Restoration

2. A BakerRipley Project Manager will contact you to schedule an assessment of the damages to your home from Hurricane Harvey.

**Summary of Program**

1. Homeowner’s are required to use the funding they have for repairs first. This is defined as the “Homeowner’s Share of Cost.” After you have used your funding our program will pay for additional repairs.
2. Funding for repairs are limited and we cannot guarantee that all needed repairs can be completed.
3. Funding will ONLY be used for damages identified during the Project Manager’s assessment.
   a. For example, the adjuster assesses the roof and finds that the shingles are in good condition but recommends small repairs to the roof to stop leaks. We will repair the roof at specific areas that are leaking; we will not replace the entire roof.
   b. Our program will only repair items damaged by Hurricane Harvey. Items that were not damaged will NOT be repaired or replaced. For example, lower cabinets that were water damaged can be replaced. Upper cabinets that were not damaged will not be replaced. Our General Contractors will try to match the general color of the cabinets but we cannot guarantee that they will perfectly match.
4. BakerRipley General Contractors can only replace materials that were existing in the home prior to Hurricane Harvey. For example, if you had laminate countertops prior to Harvey, the contractor will install laminate countertops.