The **Minor Repair Program** provides assistance to low and extremely low income homeowners to make essential repairs or add structural accessibility modifications when owner-occupant lacks sufficient resources of their own.

**Who is Eligible?**
As a homeowner, you may be eligible for assistance under this program, if you meet all the following conditions:

- Your home is a single-family dwelling unit located in the city limits of Denton, Texas.
- You own and occupy your property as your principal residence on a year-round basis for not less than one year and you have no intention to market, rent or sell the property.
- **Mobile homes**: You have owned and lived in your mobile home for not less than one year and the mobile home has been located in the city limits of Denton for not less than one year. Owner must provide proof of these requirements.
- Your home requires an urgent repair, which if left unattended, would jeopardize the health and/or safety of the occupants; or, your structure requires necessary modification(s) to make structure accessible to meet a medical or physical disability.
- You must hold fee simple title to the property for not less than one year.

**Contracts for Deed or Contracts for Sale** are not eligible, however the period of time an applicant has lived in a property under a lease-for-purchase may be taken into consideration in determining the one (1) year ownership time requirement if the applicant can provide proof they have lived in the property for a total of at least one year, and that they had a legal contract for deed before converting it into fee simple ownership.

- You must be a United States citizen or legal resident alien.
- Household income cannot exceed 65 percent of the Area Median Income Limits, adjusted for family size. The current eligible income limits are:

<table>
<thead>
<tr>
<th>Family Size</th>
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<tbody>
<tr>
<td>1</td>
<td>$32,650</td>
<td>2</td>
<td>$37,300</td>
<td>3</td>
<td>$41,950</td>
<td>4</td>
<td>$46,600</td>
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<td>5</td>
<td>$50,350</td>
<td>6</td>
<td>$54,100</td>
<td>7</td>
<td>$57,800</td>
<td>8</td>
<td>$61,550</td>
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- Your total assets (excluding your home) do not exceed $35,000 and your liquid assets do not exceed $10,000 (For the purpose of this program, liquid assets include available cash, checking and savings accounts, stocks, bonds and other assets that can be easily accessed without penalty.)
- You must not be delinquent on any property taxes to any taxing entity in Denton County. This applies only to applications for a repair subsequent to the first one, and does not include accounts where payment arrangements are up to date, proof of arrangement must be provide.
- You have not received financial assistance from Community Development for housing rehabilitation or reconstruction within the past eight years. *This requirement may be waived, see catastrophic*
- You have not received financial assistance from Community Development’s Homebuyer’s Assistance Program within the past five years. *This requirement may be waived, see catastrophic*

* **Catastrophic** - extreme life changing event that results in permanent, substantial loss of household income often time related to a death, retirement (must be 62 years of age or older) or a permanent disability. The loss of income must be from an income-earning household member(s). Note: Loss of employment (voluntarily or involuntarily) is not considered a “permanent loss”.
Who is Eligible? (continued)
- Your home must not be newer than fifteen years old.
- You must complete the application process and your application and the requested repair must be approved.
- Your property must meet all environmental restrictions and regulations including floodplain, historical, lead-based paint, etc. Properties in the 100-year floodplain or floodway are not eligible for this assistance.

Minor Repair Program assistance may be denied to any applicant that has not met the requirements under any other Community Development Program.

What Type of Repairs is Eligible?
Generally, repairs or modifications to achieve accessibility that are urgently needed to make the housing safe, sanitary or habitable that can be completed for $5,000 or less are eligible for assistance. Community Development staff will inspect the unit to determine if requested repair is eligible.

Eligible Repairs:
- Repairs necessary to protect the health and safety of the household include repair and/or replacement of failed plumbing fixtures, clogged/broken sewer lines, damaged or exposed electrical wiring, switches, outlets, leaking roofs, etc.
- Repairs and/or modifications may be made to a structure as necessary to allow accessibility to accommodate a disability when other means are not available to allow accessibility; i.e. building a wheelchair ramp, widening doorways to rooms that must be accessible for living, etc. (Program will not pay for portable medical equipment eligible through Medicare/Medicaid).

Note: When a repair is covered by an insurance policy and only a portion of the cost to repair is covered, the owner must sign over insurance claim payment(s) to the City of Denton before work may begin. Owner insurance funds will be deposited into an escrow account and will be expended first when contractor payments are approved. If owner has already spent insurance funds on repairs, owner must provide proof of payment and detailed documentation of work completed before a decision can be made if the repair is eligible for funding.

Ineligible Repairs:
- Repairs that are only cosmetic in nature are not eligible. However, some cosmetic repairs may be carried out under the program in small areas where a repair has been completed and only when necessary to make the immediate areas match (as close as possible) the surrounding area. The program will not provide for cosmetic repairs that are not a part of the minor repair. Example: floor covering to a complete room when a repair disturbed only a small section of flooring.
- Perils covered by insurance claims are not eligible for funding from this Program except as described in the "Note" section above.
- Repairs to a duplicate item when one is working may not be eligible except to prevent additional deterioration. Example: in a house with two bathrooms where one has a working toilet and the other has a leaking toilet; if the leak can be stopped by closing the water cutoff to the toilet, no repair is allowed since a working toilet is available. However, if the leak is at or before the cutoff, a repair may be made to fix the leak or replace the cutoff to prevent further structural damage.

Unsafe and substandard structures that cannot be made safe for habitation for $5,000 or less will not be eligible for assistance. The owner will receive a letter notifying of the hazards and why assistance is being denied. Under such circumstances, Community Development Division will recommend a household seek safe housing as soon as possible.

What are the Maximum limits for the Program?
Eligible housing units may be approved for assistance once in a 12-month time period. There is no guarantee that the full amount will be awarded. The amount of the award will solely be determined by the city. If the bid for the approved emergency repair is more than the maximum allowable funds, the project will not be eligible.
What are the Maximum limits for the Program? (continued)

Maximum funding per application for owner-occupied single-family structures:

- Up to $5,000 per application may be available for approved, eligible repairs. Repair(s) costing over $5,000 are not eligible. Once completed, no additional assistance may be requested before one full year (12 consecutive months) has passed.
- A Lifetime Maximum of 3 repairs or a maximum total expenditure of $15,000, whichever comes first, is available for any one structure and/or household. Further assistance is available for any homeowner who is at or below 30% of the Area Median Income at the time of their application for a fourth and/or fifth repair for lifetime maximum of $20,000.

Once the approved repairs are completed and the contractor(s) receives payment, no additional repairs can be requested or approved.

Limited Funds: Staff responds to requests for minor repairs on a first-come-first-served basis from the date the completed application is received. A specific amount of funding has been set up for each program year quarter beginning August 1st. No additional funds can be spent until the next quarter begins.

Will the Repairs need to be Paid Back?
No, assistance does not need to be paid back. It is a grant and no lien will be placed on the property.

How do I Apply?
1. Contact our office for an application and inspection of the repair
2. Complete the application process
3. Submit required documentation

What Happens After I Apply?

- Community Development Division staff will complete an inspection to determine if project is eligible. If eligible, you will receive information and forms to apply.
- Community Development Division staff will verify all the application information and environmental restrictions and regulations. Application and repair request will be submitted for review to the Community Development Administrator. **If any information is found to be intentionally falsified, the application will be rejected and the applicant will not be allowed to reapply to this program.**
- You will receive verbal and/or written notice of the date application is accepted or rejected along with details of the decision if application is rejected.
- In the event your house is 45 years old or older, the Texas Historical Commission may have to be notified.
- When painted surfaces will be affected in a house built before 1978, the area will be tested for lead based paint. A lead based paint inspection and/or risk assessment shall be conducted by a licensed risk assessor. If your house is found to have lead-based paint hazards, hazard reduction techniques will be utilized.
- A bid document will be written up for the repairs needed to correct the health or safety-related problem. A cost estimate will be completed before bids are sought. Only contractors who carry a minimum of $100,000 liability insurance may perform the work. This program maintains a list of contractors who meet the insurance requirements. This is **not** a reference list. Any interested contractor who can document appropriate insurance coverage and is not on the most recent list of contractors that are ineligible to work on projects involving federal funds.

**Note:** If the bid for the approved emergency repair is more than the maximum allowable funds, the project will not be eligible and the City of Denton will be unable to complete the repair.
What Happens After I Apply? (continued)

- The contractor/repair company will provide a one-year warranty for work completed, if possible.
- Upon final inspection approval, contractor may submit invoice. The payment request will be processed upon project approval and contractor can expect payment within 15 working days from date invoice was approved.

What the Program is Not

Although the Minor Repair Program is designed to respond to a wide variety of problems, it has limits and should not be confused with other programs offered by the City of Denton Community Development Division.

- **It is not a Rehabilitation program.** Many times the most recent item, system, or structure to fail in a home may prompt the homeowner to seek assistance from the Minor Repair Program while many other items are also in need of repair. The Minor Repair Program is designed to respond to the most urgent need, that if left unrepaired, would lead to further deterioration or to the house becoming unlivable. The City of Denton, Community Development Division also offers a Home Improvement Loan Program that can address many more issues than Minor Repair.

- **It is not assistance for home sellers.** The homeowner must affirm that they intend to live in the home for the next 12 months as far as foreseeable. The funds are intended to keep a homeowner living in their home; not to assist them in selling it.

- **It is not a remodel service.** To extend assistance to as many households as possible, systems and items must be repaired rather than replaced, if possible. The main goal of the program is to provide approximately one additional year of life to the item, to give the homeowner time in which to make arrangements for a more permanent solution.

Other Provisions

**Request for Waiver:** The City of Denton Minor Repair Program must follow specific guidelines in order to assure proper administration and management. In the event that an applicant feels that his/her circumstances require special consideration, s/he may request, in writing, a waiver from the usual requirements. All requests should specify the requirement(s) to be considered for waiver and state the applicant’s reason(s) or special circumstances why s/he believes a waiver should be approved. The Community Development Administrator will review requests on a case-by-case basis. Applicant will be notified in writing of the final decision.

**Dispute:** The contractor’s work will be monitored by the applicant, City of Denton staff that may include Community Development staff or/and the City of Denton building code inspector. If the applicant considers any work done by the contractor to be unsatisfactory or incomplete, the applicant should advise the contractor of the discrepancy and ask that it be corrected. In the event a dispute exists between the applicant and the contractor with respect to the work, the City shall take appropriate action in accordance with the provisions of the construction contract to assure that the applicant is satisfied before making any payment to the contractor. In the event a dispute cannot be resolved, the Division Director shall consider all pertinent facts and shall decide an appropriate course of action to resolve the dispute.

Contact Information: The program is administered by the City of Denton Community Development Division and federally funded by Community Development Block Grant. Questions about this program can be addressed to:

**City of Denton**

**Community Development Division**

601 E. Hickory St., Suite B
Denton, Texas 76205
Or by calling:
(940) 349-7726 or (940) 349-7236

ADA/EOE/ADEA ~ TDD (800) 735-2989

Applicants are subject to all program requirements and guideline changes. Guidelines are subject to change without notice.

The Minor Repair Program is subject to availability of funds. If there are no funds available, potential applicants will be placed on a waiting list.