The objective of the Home Improvement Program is to provide assistance to homeowners with major repairs, through rehabilitation or reconstruction. The program is intended to assist low and moderate-income owners who cannot afford to complete the repairs themselves.

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

- Your home must be located within the city limits of Denton
- You must own (hold title to the property) and live in your home as your principal residence for the past 2 years.
- Your home must have code deficiencies that make the house unsafe or unsanitary.
- Structure must be more than 15 years old.
- Your gross household income total must be at or below the Yearly Qualifying Income Limits:

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Maximum Income</th>
<th>Family Size</th>
<th>Maximum Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$43,250</td>
<td>5</td>
<td>$66,700</td>
</tr>
<tr>
<td>2</td>
<td>$49,400</td>
<td>6</td>
<td>$71,650</td>
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<tr>
<td>3</td>
<td>$55,600</td>
<td>7</td>
<td>$76,600</td>
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<tr>
<td>4</td>
<td>$61,750</td>
<td>8</td>
<td>$81,550</td>
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</tbody>
</table>

Income Limit Source: U.S. Department of Housing and Urban Development - Effective Date 4/01/2018

- Your property must meet all zoning and environmental restrictions and regulations including floodplain, historical, lead-based paint, etc.
- You must complete the application process and your application and repair(s) must be approved.

Do I need Good Credit?
You must show the ability to pay property taxes, utilities, homeowner property insurance payments, lenders, creditors and the HIP loan from the City.

I still have a mortgage payment, can I still qualify for the program?
- Yes, but the following applies:
  - Your mortgage payment needs to be current and up to date.
  - You need to have some equity in your home. Your mortgage loan balance cannot be more than 80 percent of the property’s appraised value for rehabilitation or 70 percent of the property’s appraised value for reconstruction.

If you believe your household meets the minimum eligibility requirements listed above, please continue to page 2.
What are the steps to receive assistance?

1. Complete the application process.
2. Assistance approval/denial - You will receive written notice of assistance approval or denial. If assistance is denied, you will receive an explanation of the reasons for denial.

If assistance is approved:

3. Property will be inspected to determine eligibility.

If property is eligible:

4. Work write-up or plans will be completed.
5. Owner will review and approve work write up or plans.
6. Project is sent out to bid. Owner selects contractor from eligible bids.
7. Contracts are prepared, reviewed and signed by owner(s).
8. Work begins
9. Complete the Successful Homeownership class
10. Work is completed
11. Complete a walk-through the house with staff
12. Update or obtain appropriate homeowner’s insurance.
13. The contractor provides a one-year warranty for work completed. After this period, it is the responsibility of homeowner to complete all repairs.
14. Payments begin about one month after the project is completed.

What Kind of Help Should I receive if my Application is Approved?

1. Rehabilitation – Repairs are made to the house to correct code violations and make needed repairs when a house is in relatively good condition. The homeowner may be required to make arrangements for relocation while the rehabilitation takes place.

2. Reconstruction - When a house cannot be repaired, the applicant may be eligible for reconstruction. The existing house will be demolished and new house will be built on the property. The homeowner will be required to make arrangements for relocation while the reconstruction takes place.

What are the Maximum limits for the Program?

The City of Denton will complete an evaluation of the house. The City of Denton has maximum limits that can be spent to rehabilitate/ reconstruct a house. If the project cannot be assisted within the maximum -limits allowed the applicant would not be eligible for the Home Improvement Program.
Does the Assistance Need to be Paid Back?

There are two types of financial assistance:

**Two-part loan that includes a payable and deferred loan.** The loan is available in a combination of a low interest loan and a deferred (forgivable) loan over 5 to 20 years. Part of the loan is payable and part of the loan is forgiven every month you live in the house.

**Deferred loan.** Forgiveness loan will be provided to seniors, age 62 and above, who are at the income level below 50% of HUD median income. Deferred loans are forgiven monthly over the period of the loan and no payment is required as long as you remain in the home as required and meet all deed requirements.

Will a lien be placed against my property?

Yes, rehabilitation and reconstruction liens are in place for a 5 – 20 year period based on the type and cost of project.

What do I need to do after the project is completed?

You need to be able to:

- pay your monthly loan payment
- live in the house
- pay your property taxes
- maintain the house and budget to include future maintenance, repair and replacement of appliances
- maintain a homeowners insurance policy that covers all repairs or the repaired/reconstructed home

Contact Information

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

City of Denton
Community Development Division
601 E. Hickory Street, Suite B, Denton, Texas 76205
Or by calling: (940) 349-7726 or (940) 349-7756

www.cityofdenton.com
ADA/EOE/ADEA

OR

Texas State Relay (telephone device for the deaf) by calling: TDD (800) 735-2989

NOTE:

This information is intended to give applicants a quick overview of the program requirements. Not all eligibility requirements are included. Community Development Division staff will verify all the application information and environmental restrictions and regulations to determine eligibility. NOTE: 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.

Applicant(s) is subject to all guideline changes up to the time contracts are signed and project begins.

Accessible Amenities: ADA toilet, handle bars and a seat in the bathtub
Home Improvement Program Pre-Application

Instructions:
• Complete Pre-Application
• Return via mail to Community Development, 601 E. Hickory, Suite B, Denton, TX 76205 or via email to Alma.Espino@cityofdenton.com

Have you participated in any of Community Development Programs (Homebuyers Assistance, Home Improvement, Optional Reconstruction Programs)

- [ ] Yes
- [ ] No; if yes List Program:

Owner's Name(s):

Address:

City: [ ] State: [ ] Zip

Home Phone: [ ] Other Phone: [ ]

Email Address: [ ]

Please check the appropriate box for your race (Optional):
- [ ] White
- [ ] Other Multi Racial
- [ ] Black / African American
- [ ] Asian
- [ ] American Indian / Alaska Native
- [ ] Native Hawaiian / Other Pacific Islander
- [ ] Black / African American & White
- [ ] Asian & White
- [ ] American Indian / Alaska Native & Black / African American

Ethnicity: [ ] Hispanic

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List All Persons Planning to Live in the Home Including Yourself.

<table>
<thead>
<tr>
<th>Names of All persons living in home</th>
<th>Age</th>
<th>Relationship to you</th>
<th>Sex (male/female )</th>
<th>How much does this person earn per year (can estimate)?</th>
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<tbody>
<tr>
<td>1.</td>
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<td>Self</td>
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Continue on an additional sheet if needed.

I understand that completing this application does not guarantee that I will be eligible for the Home Improvement Program. I also understand that I will be contacted as soon as the Program is available to provide assistance. At that time I must complete the application process and be certified eligible before the process can begin. I also understand that I am subject to all program guideline changes.

Owners Signature [ ] Date [ ]

To Be Completed by Office:

<table>
<thead>
<tr>
<th>Zoning</th>
<th>Flood Zone</th>
<th>Target Area</th>
<th>DCAD</th>
<th>Property Taxes</th>
<th>Any Liens</th>
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<td>[ ] Y [ ] N</td>
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