



INTRODUCTION

The purpose of the **Minor Repair Program** is to help income-eligible homeowners with essential repairs or structural accessibility modifications. The program is intended to assist income qualified owners who cannot afford to complete the repairs themselves.



Staff will work with homeowners to determine the repairs that will need to be completed on the property. During the inspection, staff will evaluate the condition of the home as well as the impact of not addressing some of the necessary repairs.

WHO IS ELIGIBLE?

- Applicants are subject to all program requirements and guideline changes. Guidelines are subject to change without notice.
- Home must be a single-family unit within the city limits of Denton.
- Live in the home as principal residence and you have no intention to market, rent, or sell the property. *The Owner may need to provide proof of these requirements.*
- Own the property, which may qualify for assistance can include:
 - Hold fee simple title to the property.
 - Life estates: under which the occupant has the right to live in the housing for the remainder of his or her life and does not pay rent.
 - Inherited property: where title has been passed by inheritance to several heirs, not all of whom reside in the housing.
 - Living Trust: where the owner of a property has conveyed his or her property to a trust for his or her own benefit or the benefit of a third-party beneficiary.
- Home requires an essential repair or code deficiencies, 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.
- Structure must be more than five (5) years old.
- *Properties in the 500-year, 100-year floodplain or floodway are not eligible for this assistance.*
- Current on any property taxes to any taxing entity in Denton County. This does not include accounts where payment arrangements are up to date, proof of arrangement must be provided. Elderly/disabled who have established payment plans or have signed up for tax deferral are not subject to this requirement.
- Household income cannot exceed 80 percent of the Area Median Income Limits, adjusted for family size. The current eligible income limits are provided in Attachment 1.

- Total assets (excluding your home) do not exceed \$50,000. Assets include available cash, checking and savings accounts, stocks, bonds and other assets that can be accessed like cash.
- You must be a United States citizen or legal resident alien.

OTHER FREQUENTLY ASKED QUESTIONS

- **Do I need Good Credit?** No.
- **I still have a mortgage payment; can I still qualify for the program?** Yes
- **Will a Lien be placed against my property?** No.

WHAT TYPE OF REPAIRS ARE ELIGIBLE?

Repairs or modifications to achieve accessibility that is urgently needed to make the housing accessible, safe, sanitary, or habitable. The City of Denton will complete an evaluation of the home to determine the extent of the repair need and if requested repair is eligible.

- Repairs that can be completed for \$24,500 or less are eligible for assistance.
 - replacement of failed plumbing fixtures
 - clogged/broken sewer lines
 - damaged or exposed electrical wiring, switches, outlets
 - leaking roofs
 - Repairs and/or modifications 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.

The full amount is not guaranteed. The amount of the award will solely be determined by the City based on the repair(s) approved. If the bid for an approved repair is more than the maximum allowable funds, the project will not be eligible.

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 as contractor payments are approved. If the owner has already spent insurance funds on repairs, the owner must provide proof of payment and detailed documentation of work completed before a decision can be made if the repair is eligible.*

WHAT TYPE OF REPAIRS ARE INELIGIBLE?

- Repairs that are only cosmetic in nature are not eligible. However, some cosmetic repairs may be carried out under the program in areas where a project repair has been completed and only when necessary to make the immediate areas match (as close as possible) the surrounding area. 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 (Page 3).
- Repairs to a second item where another one is working may not be eligible except to prevent additional deterioration.

WHAT ARE THE MAXIMUM LIMITS FOR THE PROGRAM?

The City of Denton has maximum limits that can be allocated to a project. If the project repairs cannot be assisted within the maximum-limits allowed the project would not be eligible unless the owner can provide the additional funds prior to project starting.

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

Minor Repair Program
Up to \$24,500

- **Limited Funds:** Staff responds to requests for 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 beginning October 1st. Once all program funds are expended, no applications will be considered until additional funds are available.

HOW DO I APPLY?

1. Contact the Community Development office for an application and repair inspection.
2. Complete the application.
 - Applications can also be completed online via Neighborly at <https://portal.neighborlysoftware.com/dentontx/participant>.
3. Schedule application interview and submit required documentation.

WHAT HAPPENS AFTER I APPLY?

1. Property will be inspected to determine eligibility.
2. Community Development staff will verify and approve all the application information, environmental restrictions, and eligibility under federal regulations. **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.**
3. Owner will receive verbal and/or written notice of the date application is accepted or rejected along with details of the decision if the application is rejected.

If owner, property, and repair are eligible:

4. The Texas Historical Commission may have to be notified for any home 45 years or older.
5. 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 a home is found to have lead-based paint hazards, hazard reduction techniques will be utilized.

6. Work write-up and cost estimate are completed.
7. Project is sent out to bid to contractors. Eligible Bids are approved by the City.
8. Repair work begins.
9. Repair work is completed.
10. Owner complete a walk-through the house with staff.
11. Upon final inspection approval, the contractor will submit an invoice. The payment request will be processed upon project approval, and the contractor can expect payment within 15 working days from date invoice was approved.
12. Once the approved repairs are completed and the contractor(s) receives final payment, no additional repairs can be requested or approved.

⁴ If the bid for the approved repair is more than the maximum allowable funds, the project will not be eligible and the City of Denton will be unable to approve the repair.

NON-DISCRIMINATION REQUIREMENTS

The program will be implemented in ways consistent with the Title VIII of the 1968 Civil Rights Action as known as the Federal Fair Housing Law. The law makes illegal any discrimination in the sale, lease or rental of real property based on race, color, religion, handicap, national origin, familial status or gender.

DISPUTE

The contractor's work will be monitored by the applicant, City of Denton staff that may include Community Development staff, 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 any dispute cannot be resolved, the CD Manager shall consider all pertinent facts and shall decide an appropriate course of action to resolve the dispute.

CONFLICT OF INTEREST REQUIREMENTS

Homeowner(s) will be required to sign a Conflict of Interest form. In accordance with **24 CFR 570-611**, applicants can be denied participation in a City Program if a conflict of interest exists. A conflict of interest exists if an applicant is an employee, agent, consultant, officer, elected official and/or appointed official of the City of Denton and if within the past 12 months, and of the following three statements applies to any of the applicants:

1. Exercises or who has exercised any function or responsibilities with respect to funds for this program.

2. Participates or has participated in the decision-making process related to funds for this program
3. Is or was in a position to gain inside information with regards to program activities.

PROGRAMMATIC WAIVERS

The City of Denton repair programs must follow specific guidelines required by the funding source to assure proper administration and management. If an applicant feels that their circumstances require special consideration, a request may be made in writing, waiving from the usual requirements. All waiver requests must be requested in writing and should specify the program requirement(s) to be considered for waiver and state the applicant's reason(s) or special circumstances why they believe a waiver should be approved. The Community Development Manager will review requests on a case-by-case basis.

The City Manager or his designee, upon determination of a good cause, may waive any guidelines not otherwise required by the funding source, City ordinance, or policy. Applicant will be notified in writing of the final decision.

APPEALS PROCESS

An appeal of a program decision may be made in writing to Community Development using the contact information below. A written response to any appeal will be completed and mailed within 15 days from the receipt of the written appeal. Documentation of the appeals will be placed in the appropriate project files.

ATTACHMENT 1

The effective dates and limits in Attachment 1 remain in effect until HUD issues new limits.

INCOME ELIGIBILITY FOR THE MINOR REPAIR PROGRAM

Effective Date: 10/1/2022



Family Size	Maximum Income
1	\$54,550
2	\$62,350
3	\$70,150
4	\$77,900
5	\$84,150
6	\$90,400
7	\$96,600
8	\$102,850