



City of Carrollton
Home Repair Program
Guidelines

Environmental Services Department



Home Repair Program

Guidelines

The City of Carrollton's Minor Home Repair Program is funded by the Community Development Block Grant (CDBG). These funds are awarded to the City of Carrollton by the U.S. Department of Housing and Urban Development (HUD). This program is designed to improve the sustainability of Carrollton and make the homes of those needing assistance safer and healthier.

Objective

The **Minor Exterior Home Repair Program** is to provide assistance to low-to-moderate income homeowners to make essential repairs when owner-occupant lacks sufficient resources of their own. Through this program the homeowner can get assistance with repairs that can be completed for **\$5,000 or less**.

Eligibility

A homeowner may be eligible for assistance under this program, if they meet all the following conditions:

- ✓ United States citizen or legal resident alien
- ✓ The home is a single-family dwelling unit located in the City limits of Carrollton, Texas.
- ✓ The applicant owns and occupies the property as his/her principal residence on a year-round basis and has no intention to market, rent or sell the property for at least three years.
- ✓ All payments for City-provided utilities and property taxes are current for the property.
- ✓ No federal liens on the property
- ✓ The applicant must income-qualify. See Appendix A for current income eligibility limits
- ✓ The applicant's total assets (excluding home) do not exceed \$35,000 and their 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)
- ✓ The applicant must complete an application and follow the application process. In addition, the requested repair must be approved by project administrator.

NOTE

- ✓ **Submitting an application and meeting eligibility criteria does not commit the City of Carrollton to undertake a project.** In addition, a visit by the contractor does not imply a final approval of the project. If the cost estimates of the project exceed the maximum amount allocated under the program, the application will be terminated.
- ✓ Homeowner must respond to contact by City within 10 business days and submit all supplemental documentation within 15 business days of request by City.
 - **Failure to meet either of these conditions will result in the termination of the application.**

Prioritizing

In reviewing Minor Exterior Home Repair applications, the City of Carrollton reserves the right to give priority to the following groups (not in particular order):

- Elderly (at least 62 years old) and/or disabled citizens (see Appendix B for definition of disability)
- Residents who fall within the extremely low and very low income levels (as defined in Appendix A)
- Residents who live in current, completed and future N.O.T.I.C.E. neighborhoods (see Appendix C for neighborhood locations)

Eligible Projects

Minor exterior home repairs that can be completed for up to \$5,000.

Examples of Eligible Repairs:

- ✓ Minor weatherization
- ✓ Minor exterior house painting
- ✓ Fence repair or replacement
- ✓ Roofing repair or replacement
- ✓ Minor gutter installation
- ✓ Walkway repair or replacement
- ✓ General minor repair projects (siding, fascia, exterior trim)

** Eligible projects must adhere to the design standards established by Building Inspection.

Lead-Based Paint

When painted surfaces will be affected in a house built before 1978, the area may be tested for lead-based paint. A lead-based paint inspection and/or risk assessment shall be conducted by a licensed risk assessor. If the house is found to have a lead-based paint hazard, hazard reduction techniques will be utilized. Any costs associated with lead-based paint activities (testing, use of qualified contractors) will be included as part of project budget.

Ineligible Projects

- Repairs that are only cosmetic in nature are not eligible. NOTE: Cosmetic repairs may ONLY be carried out under the Program in small areas only when they are necessary to make the immediate area, where another repair is completed, match the surrounding area as much as possible. For example, this program will not provide painting the exterior of an entire house when the repair disturbs a small section of siding. It will however, try to patch the siding to match as closely as is possible to the existing surrounding siding.
- Repairs covered by insurance claims are not eligible for funding from this Program.
- 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, the Environmental Services Department will recommend a household seek safe housing as soon as possible.

Maximum Limits for the Program

Eligible housing units may be approved for assistance once in a 12-month time period.

- 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.
- **Lifetime Maximum** of 2 repairs or a maximum total expenditure of \$10,000.

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

Does the Repair Need to be Paid Back?

Assistance received through the Minor Exterior Home Repair Program is a three-year forgivable loan. It functions as a grant and no lien will be placed on the property. However, if the applicant sells or rents the house within three years from project completions, the prorated project cost must be paid back.

Sequence of Events

The following is an outline of the normal sequence of events for the Minor Home Repair Program application:

Step 1. If the resident is elderly or disabled, he/she will apply through Senior Adult Services (SAS) for the Minor Exterior Home Repair program. All other individuals will apply through Metrocrest Social Services (MSS).

The applicant is required to furnish all documentation to verify eligibility. MSS / SAS evaluates the project and refers eligible projects to the City for further evaluation.

Step 2. After reviewing the application and verifying all documentation; including income, asset, tax, and disability records, City staff contacts the applicant for an on-site project evaluation appointment.

If an applicant does not meet the income or program eligibility requirements, the applicant will be notified before project evaluation.

City staff will also perform an environmental review to determine if the property will be in compliance with acceptable environmental conditions as set forth by HUD. If a property cannot meet the environmental conditions, the application will be denied.

Step 3. City staff will meet with the applicant to discuss the proposed project and discuss what may or may not be eligible for the program. (After this meeting, changes to the project cannot be made).

Step 4. City staff will contact potential contractors and obtain quotes for the work to be performed.

Step 5. If project quote is above the City's cap of \$5,000, the application will be terminated.

Step 6. The City staff will select the contractor in accordance with the City's and HUD purchasing/contracting policies. Staff will prepare contract documents for execution by the applicant, contractor and the City.

Step 7. Once the project is completed, City staff will contact the applicant to discuss the project and ensure that everything was done correctly and that no issues have arisen. At this time, the applicant will be required to sign a project close-out agreement.

Step 8. Follow-up: the applicant will be mailed a Customer Satisfaction Survey. The City values citizen input; therefore, feedback is greatly appreciated as we strive to improve future services.

Note: *It is the responsibility of the applicant to notify the contractor of any problems that occur after project completion and are covered under the provided warranty.*

How to Apply For Assistance?

Carrollton residents can sign up for the Minor Exterior Home Repair Program by registering with Metrocrest Social Services/Senior Adult Services and filling out an application. Further information on the program can be obtained by calling **Metrocrest Social Services** at (972) 446-2100, **Senior Adult Services** at (972) 242-4464 or the **Community Services Division** at 972-466-4299.

Responsibilities

A. Responsibilities of the Applicant

- Submitting all required documents to determine eligibility for the program Making reasonable accommodation to the schedules of the contractor, MSS/SAS staff and City staff for the purpose of inspections, completion of work, photographs, etc.
- Reviewing, executing and understanding the program guidelines, work description and all contract documents.
- Meeting all terms and conditions of the contracts.
- Continuing living at that residence for three years after project completion.

B. Responsibilities of the Contractor

- Submitting quotes in adherence with the City's standard on specified projects.
- Making reasonable accommodations to the schedules of the applicant and staff.
- Completing the work as identified in the contract within the agreed upon time frame.
- Communicating with the applicant and City staff regarding status of the work during and following project completion.
- Complying with City's purchasing requirements for payment.

Limitations

Although the **Minor Exterior Home Repair Program** is designed to respond to a wide variety of problems, there are limits as to what it can address.

- ☐ **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.

- ❑ **It is not assistance for home sellers.** The homeowner must affirm that they intend to live in the home for the next 36 months. The funds are intended to keep a homeowner living in their home, not to assist them in selling it.
- ❑ **It is not a remodeling service.** To extend assistance to as many households as possible, items must be repaired rather than replaced, if possible.

Variance from Policies and Procedures

Variances from these policies and procedures shall be granted by the Environmental Services Director under extraordinary extenuating circumstances. The Environmental Services Director may exercise the ability to vary from the policies and procedures in cases where there is a danger to life, health, and/or safety. In addition, an administrative change order cap of \$500 may be applied only with the approval of the Environmental Services Director. Such recommendation must be made on the following basis:

- 1) A documented and specific hardship exists on the part of the homeowner or other parties involved in a project.
- 2) Granting a variance to standard procedures will further the goals, purposes and effectiveness of the Minor Exterior Home Program, and will conform to applicable HUD guidelines.

Minor Exterior Home Repair Program is subject to availability of funds.

Applicants are subject to all guideline changes.

Minor Exterior Repair Program guidelines are subject to change without notice.

City of Carrollton

Income Parameters for Social Service Programming

FY 2012/2013

Family Size	Maximum Income Levels			
	Other Income (>80% MFI)	Low Income (80% MFI to 50% MFI)	Very-Low Income (50% MFI to 30% MFI)	Extremely-Low Income (≤30% MFI)
1	\$39,301 or above	\$39,300 - \$24,551	\$24,550 - \$14,751	\$14,750 or Below
2	\$44,901 or above	\$44,900 - \$28,051	\$28,050 - \$16,851	\$16,850 or Below
3	\$50,501 or above	\$50,500 - \$31,551	\$31,550 - \$18,951	\$18,950 or Below
4	\$56,101 or above	\$56,100 - \$35,051	\$35,050 - \$21,051	\$21,050 or Below
5	\$60,601 or above	\$60,600 - \$37,901	\$37,900 - \$22,751	\$22,750 or Below
6	\$65,101 or above	\$65,100 - \$40,701	\$40,700 - \$24,451	\$24,450 or Below
7	\$69,601 or above	\$69,600 - \$43,501	\$43,500 - \$26,151	\$26,150 or Below
8	\$74,101 or above	\$74,100 - \$46,301	\$46,300 - \$27,801	\$27,800 or Below

Source: U.S. Department of Housing and Urban Development (HUD) **Effective:** December 1, 2011

Appendix B

Definition of Disability

For the purpose of this program a disabled person is one who has disability that:

- Is expected to be of long-continued and indefinite duration;
- Substantially impedes his or her ability to live independently; and
- Is of such a nature that the disability could be improved by more suitable housing conditions.

The disability may also be developmental. A severe, chronic developmental disability is characterized as:

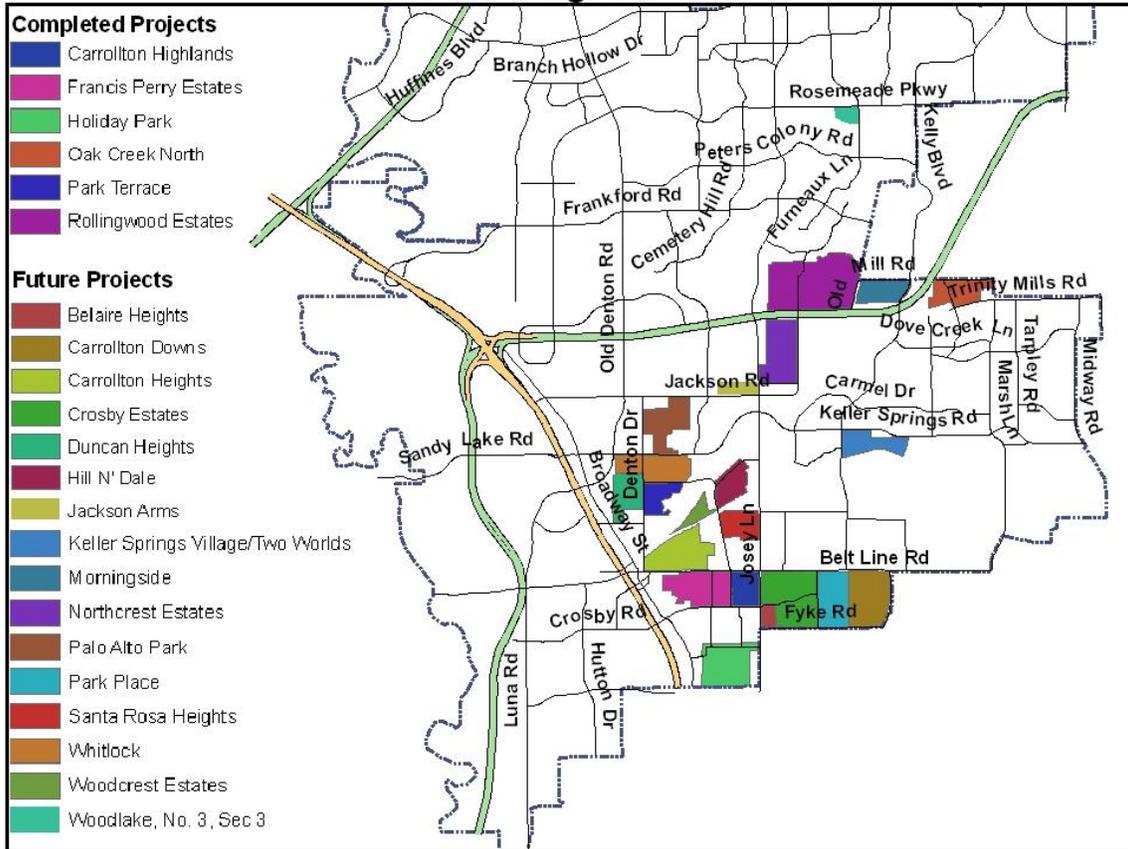
“A disability attributable to mental retardation, cerebral palsy, epilepsy, or another neurological condition of an individual found by the Secretary of Health, Education, Welfare to be closely related to mental retardation or to require treatment similar to that required for mentally retarded individual, which disability originates before such individual attains age eighteen, which has continued or can be expected to continue indefinitely, and which constitutes a substantial handicap to such individual.”²

Verification of disability may be required by a medical professional, per HUD regulations.

² Adopted from Section 102 (b)(5) of the Developmental Disabilities Services and Facilities Construction Amendments of 1970.

Appendix C

NOTICE Neighborhoods



COMPLETED PROJECTS

- Rollingwood
- Holiday Park
- Carrollton Highlands
- Oak Tree North
- Park Terrace
- Francis Perry Estates

FUTURE PROJECTS

- Park Place
- Keller Springs Village/Two Worlds
- Palo Alto Park
- Hill 'n Dale
- Santa Rosa
- Jackson Arms
- Carrollton Downs
- Northcrest Estates
- Duncan Heights
- Woodlake, Section 3
- Belaire
- Crosby Estates
- Carrollton Heights
- Whitlock
- Morningside