





**City of Carrollton**  
**Emergency Repair Program**  
**Guidelines**

Environmental Services Department  
Community Development Division








Objective: The **Emergency Repair Program** is to provide 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 Carrollton, Texas.
-  You own and occupy your property as your principal residence on a year-round basis for at least the past 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 Carrollton for not less than one year. The mobile home must be stationary with skirting on or a cement slab. Owner must provide proof of these requirements. A mobile home is not eligible if it can be hooked on to and moved quickly.


-  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 80 percent of the Area Median Income Limits, adjusted for family size. The current eligible income limits are listed in **Appendix A**.
-  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, school taxes to any taxing entity in Dallas or 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, and must provide proof of arrangement.
-  **Submitting an application and meeting eligibility criteria does not commit the City of Carrollton to undertake a project.** In addition, a site visit by the contractor does not imply final approval of the project. If the cost estimates of the project exceed the maximum amount allowed under the program, the application will be terminated.

## Prioritizing

In reviewing Emergency Repair Grant applications, the City of Carrollton reserves the right to give priority to the following groups (no order implied):


-  Elderly (at least 62 years old) and/or disabled citizens (see **Appendix B** for definition of disability)

 Residents whose incomes fall within the extremely low and very low income levels (as defined in **Appendix A**)

 Residents who live in current, completed and future CDBG target areas and N.O.T.I.C.E. neighborhoods (see **Appendix C** for neighborhood locations)

## Emergency Repair Program Guidelines

 You have not received financial assistance from Community Development for housing rehabilitation within the past year.

 You must complete the application process and your application and the requested repair must be approved. Community Development staff will inspect the unit to determine if requested repair is eligible.

 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.

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

### What Types of Repairs are 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.

#### **Examples of 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, AC and heating units, 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 Carrollton 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.

NOTE: Cosmetic repairs may be carried out under the Program in small areas only when they are necessary to make the immediate area, where a repair is completed, match the surrounding area as much as possible. For example, this program will not provide replacement floor covering to a complete room when the repair disturbs a small section of flooring. It will however, try to patch flooring to match as close as is possible to the existing surrounding flooring.

Perils covered by insurance claims are not eligible for funding from this Program except as described in the "**Note**" in the above section.

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 turning off the water supply to the toilet can stop the leak, 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 under this program. The Community Development Office will then submit the repairs to the Minor Home Repair Program. If the repairs cannot be made for \$10,000 or less the house will not be eligible for assistance for the Minor Home Repair program. The owner will receive a letter notifying of the hazards and why assistance is being denied. Under circumstances where the repairs exceed over 50% of the value of the home Community Development Department will recommend a household seek safe housing as soon as possible and will evaluate the home for possible demolition.

## What are the 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.

**A Lifetime Maximum** of 3 repairs or a maximum total expenditure of \$12,000, whichever comes first, is available for any one structure and/or household.

### Mobile Homes:

\$3,000 for eligible Mobile Home Units (\$3,500 for eligible combined heating and air conditioning-related repairs)

**Lifetime Maximum for eligible Mobile Home Units** of 3 repairs or a maximum total expenditure of \$9,000, whichever comes first. 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 emergency 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 1. No additional funds can be spent until the next program year begins.

## Does the Repair 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. Community Development staff will complete an inspection of the property to determine eligibility
3. Complete the application process through Metrocrest Services by calling 972-446-2100.

4. Submit required documentation.

## What Happens After I Apply?

Community Development Department staff will complete an inspection to determine if project is eligible. If eligible, you will receive information and forms to apply. Community Development Department 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 written notice of date application is accepted or rejected with details of the decision when application is rejected.

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. Any work completed on lead based painted areas will need to be completed by a certified lead based paint contractor. All work completed will need to pass a certification and approval upon completion.

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.

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.

## Sequence of Events

The following is an outline of the normal sequence of events for an Emergency Repair Grant application. All application files will be maintained according to HUD requirements using the application checklists (Appendix D).

**Step 1- Application Process** All individuals will apply through Metrocrest Services. For a sample application and checklist see Exhibit 1.

The applicant is required to furnish the following documentation in order to verify eligibility:

**Income Verification:** 1 month of recent paystubs for all household members who are not full time students, or if self-employed provide a monthly profit loss statement for the last three months; proof of

alimony or child support; proof of other income in the form of retirement pension, unemployment, foster care and/or disability benefits. Most recent tax filing for every member of the household that is not a full time student. 1 month of bank statements and or pension funds from all members of the household that are not full time students.

**Proof of Residency:** Copy of a driver's license, passport, social security card or resident identity card; recent utility bill with name supporting that the applicant lives in the house.

Metrocrest Services evaluates the project and refers eligible projects to the City for further evaluation.

City staff will review applicable city, county, and school district property tax information to verify that the applicant's payments are current. All applicants must be up to date with all property tax payments in order to be considered for the program.

City staff will verify income using the HUD Metro FMR (Appendix A) area maximum income levels for the current year using the income calculator available on the One CPD website. Only households that have income below the 80% MFI will qualify. If an applicant does not meet the income or program eligibility requirements, the applicant will be notified before project evaluation.

**Step 2- Determination of Scope of Work.** After reviewing the application and verifying all documentation, City staff will contact the applicant for an on-site project evaluation appointment. City staff will write up a short description of the project including work needed and photographs of the areas in question. Basic measurements will be taken and city staff will determine the scope of work and resources required for the project.

City staff will also perform an environmental review and, for projects that may affect painted surfaces, lead testing for all homes built prior to 1978 to determine if the property will need to meet additional compliance specifications set forth by HUD.

**Step 3- Homeowner Verification and Approval.** City staff will meet with the applicant to discuss the proposed project and what may or may not be eligible for the program. City staff will discuss the parameters of the grant. If the homeowner agrees to the term of the program the following paperwork will need to be signed by all homeowners:

Homeowner's agreement release from liability (Exhibit 2)

Consent to release information (Exhibit 3)

**Step 4 - Contractor Bid and Quote Information.** City staff will contact city approved contractors and obtain three to five quotes for the work to be performed, including at least two HUB vendor contacts for projects over \$3,000. The following paperwork will need to be furnished to the City at the time of the first quote and bid: a current W9, HUB Verification, Proof of Insurance, Contractor EPA or other certifications.

**Step 5.** If the project quote is above the City's cap of \$5,000, the application will be terminated, or re-evaluated for approval under the Minor Home Repair Program.

**Step 6 – Contractor Information.** The City staff will select the contractor in accordance with the City's and HUD purchasing/contracting policies (Exhibit 5), particularly as set forth in 24 CFR 85, and including a review of the excluded parties list (suspended and debarred contractors; at this revision, the System for Award Management). Staff will prepare appropriate contract documents and agreements for execution by the client, contractor and the City.

The contractor at this time will also be required to sign the following documents:

Scope of work with project details and expectations (Exhibit 6)

Contractor Warranties and Guarantees (Exhibit 7)

City staff can execute change orders if issues are encountered on the project after the scope of work begins. A cost price analysis will be performed for any contract modifications encountered during the execution of the project.

**Step 7 – Project Closeout.** Once the project is completed, City staff will contact the client to discuss the project. City staff will inspect the site and guarantee work was completed according to contract specifications. Staff will document work through "after" pictures and take a picture of the homeowners if they are willing.

Once it has been determined that the work meets contract specifications the contractor will be required to turn in a final invoice for work completed at the property and will be required to sign the following documents:

Project Closeout agreement, contractor (Exhibit 8)

Release of Claims, contractor (Exhibit 9)

At this point City staff will require that the client sign the

Project Closeout agreement, homeowner/s (Exhibit 10)

**Step 8 – Customer Satisfaction Survey.** For follow-up, the applicant will be mailed a Customer Satisfaction Survey. The City values citizen input; therefore, feedback is greatly appreciated as the City strives to improve future services.

**Step 9 – Project Closeout.** City staff will complete project closeout form (Exhibit 12) and place in the project file. This information will summarize important demographic and project information so it can be found at a glance once projects are reviewed after completion.

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

## 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, Metrocrest Services 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.

### 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.

## What The Program Is Not

Although the **Emergency 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 Carrollton Community Development Department.

☐ **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 Emergency Repair Program while many other items are also in need of repair. The Emergency 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 Carrollton, Community Development Department also offers a Minor Repair Program that can address many more issues than Emergency Repair.

☐ **It is not assistance for home sellers.** The homeowner must affirm that they intend to live in the home for the 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.



## Contact Information

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

**City of Carrollton  
Community Development Division  
1945 E. Jackson Rd.  
Carrollton, Texas 75006  
Or by calling: 972-466-4299**

**Emergency Repair Program is subject to availability of funds.  
If there are no funds available, the program will not be available.  
Applicant is subject to all guidelines changes.  
Emergency Repair Program guidelines are subject to change without notice**

# Appendix A

## Income Limits

Family Size	Maximum Income Levels		
	Low Income (80% MFI to 50% MFI)	Very-Low Income (50% MFI to 30% MFI)	Extremely-Low Income ( $\leq$ 30% MFI)
1	\$38,050 - \$23,801	\$23,800 - \$14,251	\$14,250 or Below
2	\$43,450 - \$27,201	\$27,200 - \$16,301	\$16,300 or Below
3	\$48,900 - \$30,601	\$30,600 - \$18,351	\$18,350 or Below
4	\$54,300 - \$33,951	\$33,950 - \$20,351	\$20,350 or Below
5	\$58,650 - \$36,701	\$36,700 - \$22,001	\$22,000 or Below
6	\$63,000 - \$39,401	\$39,400 - \$23,651	\$23,650 or Below
7	\$67,350 - \$42,101	\$42,100 - \$25,251	\$25,250 or Below
8	\$71,700 - \$44,851	\$44,850 - \$26,901	\$26,900 or Below

Source: U.S. Department of Housing and Urban Development (HUD) Income Limits Documentation System for Dallas, Texas HUD Fair Market Rent area.  
Effective: 2014

## **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.

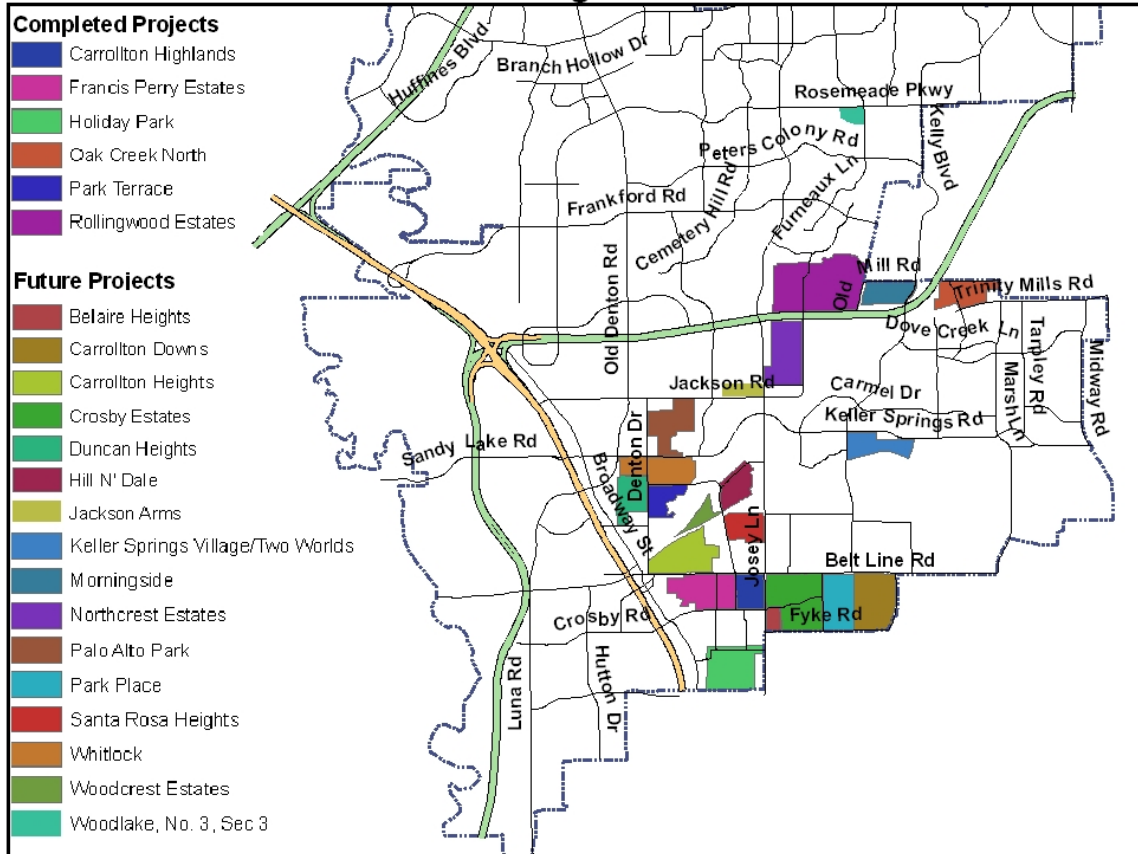
The disability may also be developmental. A severe, chronic developmental disability is characterized as:

“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.”<sup>2</sup>

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

# Appendix C

## NOTICE Neighborhoods



### FUTURE PROJECTS

### COMPLETED PROJECTS

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

- 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

# Appendix D

## Low to Moderate Income Census Tracts, 2014

