

City of Farmers Branch Minor Home Repair Program

Revised July 2024

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PROGRAM OBJECTIVE

The City of Farmers Branch Minor Home Repair Program (MHRP) supports a partnership between the City of Farmers Branch and residential homeowners by providing grants aiming to improve and enhance safety and livability in single-family, owner-occupied residences creating a shared sense of community and pride in a neighborhood. These grants will be available as long as funds for the program are available, in which the 12-month pilot program received an initial budget allocation of \$75,000. The MHRP is designed to aid in making essential exterior repairs when the owner-occupant lacks sufficient resources of their own. Intended repairs must positively impact the livability of the residence and positively impact the neighborhood.

2024 PROGRAM UPDATES

Revisions to this program seek to increase applicability and eligibility for residents seeking assistance during times of undue hardship. In those instances, providing a costly home repair may set households back further financially.

Through revisions to this program, qualified homeowners may receive assistance via a grant from the City not to exceed \$5,000. Costs above \$5,000 will remain the sole responsibility of the homeowner. This revision removes the cost-matching requirement from the initial pilot program. Homeowners are still required to pay for repairs, but following MHRP updates, homeowners would then be reimbursed up to \$5,000.

Revisions also shift the applicability requirement from income verification to market home value, as verified by data publicly available on Dallas Central Appraisal District (DCAD). As this program is meant to respond during a time of need, verification of home value by staff is quick and timely, versus the previous pilot program's income and bank documentation gathering by residents during a time of crisis.

Finally, revisions update the process in project approval and oversight. Revisions to the MHRP allow a City-selected review contractor to provide oversight into the applicability of the work quoted to the damage/repair required, as well as project evaluation, regular updates, and initial and final inspections.

FUNDING ASSISTANCE

Only one MHRP grant may be awarded every two fiscal years (October 1 to September 30). Homeowners may choose to combine multiple projects on one application, the costs for which will be combined and used to calculate one grant award accordingly.

Eligible homeowners and projects may be approved for a City-provided grant capped at \$5,000. Once the project is completed and the payment is disbursed to the resident, no additional assistance may be requested for the current or next fiscal year. MHRP Grants are awarded on applicant eligibility criteria, and applicants may not apply for an MHRP Grant if they received a grant the previous year.

Submitting an application and meeting eligibility criteria does not commit the City of Farmers Branch to undertake a project. MHRP funds are limited and are available to eligible applicants on a first-come first-served basis. The best use of those funds is at the sole discretion of the City. A site visit by a contractor does not imply the project's final approval.

The City of Farmers Branch is not committed to undertaking a project even if an application is submitted and the project meets eligibility criteria. A determination of eligibility does not imply or guaranty that the City will provide funding or assistance.

APPLICANT ELIGIBILITY

A homeowner may be eligible for assistance under the MHRP, if the following conditions are met:

The home:

1. is a detached single-family dwelling unit,
2. is located within the city limits of Farmers Branch, Texas,
3. is below the previous year's annual average market value for single-family residential dwelling units located in the City of Farmers Branch as verified by Dallas Central Appraisal District (DCAD)
 - For 2023, the average market value is \$395,455 ([via DCAD](#))
4. has active homestead exemption status as verified by DCAD,
5. is not in violation of any adopted City codes,
 - Exception: The proposed project would bring the property into compliance with City codes.
6. is not considered a property with a Contract for Deed or Contract for Sale,
 - Exception: 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 the following:
 - Proof they have lived in the property for at least one (1) year.
 - A legal contract for the deed before converting it into fee simple ownership.
7. does not have any federal liens or delinquent ad valorem taxes or utility bills owed to the City on the property,
8. All persons who own the property must sign an application (typically, husband and wife), and
9. previously completed work requiring a permit by the city must have an approved permit. Issues caused by the homeowner neglecting to work with a permit are ineligible.

The homeowner:

1. is a United States citizen or legal resident,
2. owns and occupies the property as their principal residence year-round and has no intention to market, rent, or sell the property within three years of project completion,
3. provides documentation confirming property taxes and all payments for mortgage are current for the property,
4. is not subject to pending bankruptcy or foreclosure proceedings,
5. completes and submits a MHRP application provided by the City, and
6. did not receive a MHRP grant during the current or previous fiscal year (October 1 – September 30).

ELIGIBLE PROJECTS

Eligible projects are limited to the exterior of the residential dwelling. Eligible repairs should achieve one or more of the following objectives:

1. Bring the dwelling into compliance with the City's residential property maintenance standards,
2. Protect the health and safety of the residents and/or the neighborhood,
3. Provide for accessibility modifications, and/or
4. Improve the livability of the property and/or the neighborhood.

Examples of eligible repairs include:

- General Repair Projects (Siding, Fascia, Trim Replacement)

- Fencing Repair or Replacement
- Exterior Door Replacement, Locks, and Door Hardware
- Exterior House Painting
- Roofing Repair or Replacement
- Tree Trimming or Removal
- Walkway Repair or Replacement
- Window Replacement

INELIGIBLE PROJECTS

Although the MHRP is designed to respond to a wide variety of problems, there are limits as to what it can address.

- **MHRP is primarily a rehabilitation program.** MHRP is designed to respond to the most urgent need on a home's exterior that, if left unrepaired, would lead to further deterioration or to the house becoming unlivable.
- **MHRP is not a remodeling service.** To extend assistance to as many households as possible, items must be determined to be in disrepair or decay. Solely cosmetic repairs are not eligible for assistance.
- **MHRP is not for preparation to sell a property.** Homeowners must plan to live in their residence for three years following project completion with no intention to market, rent, or sell the property for three years following project completion.
- **Repairs covered by insurance.** Homeowners must file an insurance claim for the repair of their real property and must submit all documentation related to the insurance claim, including loss inventories, claims adjuster inspection reports, and proof of any financial settlement or reimbursement from their insurance provider. Deductibles alone are not eligible for reimbursement through the program. It is within the City's sole discretion to approve or deny assistance to a homeowner based on their insurance claim status and the scope of work submitted.
- **Repairs previously procured.** The MHRP is not retroactive for completed projects. Homeowners must submit a completed application and receive notification of project acceptance from the City Manager's Office staff before construction begins and before a construction contract is signed by the homeowner. The following are not eligible for the MHRP:
 - Repairs that have already been purchased.
 - Contractor agreements that have been signed prior to approval in the MHRP.
 - Repairs in which construction has already begun.
 - Repairs completed prior to MHRP application.
- **Unsafe or Substandard Structures.** Only unsafe or substandard structures that cannot be made safe for habitation with the funds under this program are eligible for demolition.
- **Accessory Structures, Luxury Items, Additions, etc.** Repairs to accessory structures (Examples include pergolas, patios, gazebos, storage sheds, carports, pools, etc.) are not eligible for funding through the MHRP. City staff has final determination on which items are considered luxury or non-essential and are ineligible for reimbursement.

- **Ineligible Applicants.** Homeowners who have been previously awarded MHRP funding and failed to comply with these guidelines are ineligible to apply for future grant funds. Homeowners who have provided false, incorrect, or misleading information are ineligible to apply for future grant funds and may be deemed ineligible for current funding. The City of Farmers Branch reserves all rights to cancel any MHRP grant award at any time for failure to comply with the program guidelines, and the homeowner will be notified in writing of their denial.

REGULATION OF WORK

All work performed must meet the following requirements, and failure to do so may cancel reimbursement:

- **Insurance Requirements for Contractors.** Prior to approval of any funding, contractors shall provide written proof of the contractor’s liability insurance and warranty for work to the homeowner. It is the homeowner’s responsibility to notify their contractor of any problems covered under the contractor’s warranty.
- **Permits.** Prior to the commencement of work on the project, all necessary permits must be obtained from Community Services. Prior to the distribution of any grant funds, all permits must pass all final inspections with a City Building Inspector. The homeowner shall be responsible for ensuring all documentation requested by City staff is provided. A helpful Permit Submittal Checklist is provided [online](#) and in person by the City’s Community Services Department. Applications for permits and inspections are available for submission in-person and [online](#). Funding may be denied if an applicant or resident prevents or impairs inspections by City personnel.
- **Design Standards.** Homeowners are advised to confirm the design requirements of their neighborhood’s zoning, residential subdivisions, and any other City requirements before submitting an MHRP application. It is the exclusive responsibility of the homeowner to ensure that all work adheres to any design standards established by the City and their residential subdivision, including homeowner association (HOA) requirements. Applications for site plans are available for submission in-person and [online](#).

PROGRAM PHASES

The following is an outline of the normal sequence of events for a MHRP project, from application to reimbursement.

Phase 1 - Application: Submit Application and Documentation

The homeowner is required to submit the following documentation to verify eligibility:

1. Farmers Branch Residency Verification: Copy of a valid government-issued photo identification supporting that the homeowner lives in the property address.
2. Mortgage or Title Verification: Copy of mortgage documentation or title supporting that the applicant owns the property. If currently making mortgage payments, documentation verifying that all mortgage payments are current for the residence.
3. Application: Available in-person or via email to MHRP@farmersbranchtx.gov.

Additional documentation may be requested by staff or City-selected review contractor, depending on the project.

Phase 2 – Application Review

Interested homeowners who have filled out an application and gathered the necessary documentation should submit their applications directly to the City Manager’s Office staff in person, by mail, or via email to MHRP@farmersbranchtx.gov. Staff will review the application and determine if the project meets program guidelines. If the application is not complete or eligible, City staff will coordinate with the homeowner to collect the necessary documentation or recommend other services, programs, or non-profits.

Phase 3 - Initial Inspection of Property

Once an application has been reviewed and determined eligible, City staff will contact that homeowner for a mandatory on-site project conference with a City-selected review contractor. At the conference, the review contractor and the homeowner will review the application and confirm the scope of work for the project. The review contractor will conduct an inspection of the property and take photographs of the pertinent work areas. The City’s review contractor will review project bids made to ensure applicability. The City’s review contractor and the homeowner may execute an amendment to the submitted scope of work if issues are encountered on the project after construction begins. For additional information, see the “Amendments to Scope of Work” section below.

Amendments to Scope of Work

City staff may authorize an amendment to the scope of work in cases where there is a danger to life, health, and/or safety. City staff must approve any amendment to the scope of work prior to the commencement of said work, even if the cost of the project will not change. Amendments to the scope of work will be reviewed by a City-selected review contractor for applicability. An amendment must be made on the following basis:

1. A documented and specific hardship exists; and
2. The amendment will further the goals, purposes, and effectiveness of the MHRP.

Phase 4 – Program Approval and Commencement of Work

If the project is approved by staff and the City-selected review contractor, the homeowner will be notified of the grant award, and funds will be reserved. The City of Farmers Branch makes no financial commitment to homeowners until an application is accepted and an approval is issued. All required permits, if any, for the project must be acquired from city departments prior to beginning construction. The homeowner will receive written documentation from staff authorizing the commencement of work on the project and approval into the MHRP program.

The preferred quote contractor will also be notified by staff to coordinate with the homeowner and the review contractor. The homeowner and/or the selected contractor are responsible for permits, designs, labor, and materials. The City’s review contractor will visit the site regularly to evaluate the progress or repairs and provide regular updates and photos to City staff.

Phase 5 – Project Oversight

Within 180 days of the date of the approval sent from City staff, all work listed in the scope of work must be completed, including applicable permitting, review inspections, and submittal of all necessary

paperwork and receipts submitted by the homeowner.

Once the project construction is completed, the City's review contractor will schedule a final inspection to review the project with the resident and contractor completing the work. The review contractor will inspect the site and ensure repairs were completed according to the scope of work. The review contractor will document the work completed with "after" photographs of the work site.

Phase 6 – Project Closeout

Once it has been determined that the work meets the specifications outlined in the scope of work, the homeowner will be required to furnish to the City the following documents:

1. Project completion notification
2. Final Invoices and/or Receipts
3. (If applicable) Contractor's Affidavit and Lien Waiver
4. (If applicable) Subcontractor's Affidavit and Lien Waiver
5. (If applicable) Copy of the building permit(s)

Upon the completion of the project and receipt of all the required documentation, the eligible funds will be disbursed to the contractor, following the submission of all necessary documentation and final inspection of work by the City-selected review contractor. The City will only be responsible for up to \$5,000 per project and all remaining balances due are the responsibility of the homeowner.

GRANT CONDITIONS

Applicants may be administratively withdrawn from the MHRP and funding may be denied for multiple reasons including but not limited to:

- An incomplete application or failing to submit an acceptable application by the deadline;
- Submitting false/misleading information;
- Failing to provide all required supporting documents by the deadline;
- Property is a secondary residence, rental property, vacation residence, townhouse, condominium, and/or manufactured home;
- Aggressive, disrespectful and/or abusive to a City employee or representative by the applicant; and/or
- Property or applicant is determined to be ineligible under MHRP guidelines.

NON-DISCRIMINATION

The City does not discriminate in housing or services, directly or indirectly, based on race, color, religion, sex, national origin, age, family status, or disability.

HOW TO APPLY

Farmers Branch residents can apply for the MHRP by submitting an application in person, by mail, or by email. For complete submittal instructions, please contact Jennifer Rainey by phone at 972-919-2504, or email at MHRP@farmersbranchtx.gov.

APPLICATION AND CERTIFICATION



Date: _____

Applicant 1:

Full Name: _____
Last First M.I.

Home Address: _____
Street Address Apartment/Unit # City State ZIP Code

Phone: _____ Email: _____

Cell Phone: _____ Driver License: _____

Applicant 2:

Full Name: _____
Last First M.I.

Home Address: _____
Street Address Apartment/Unit # City State ZIP Code

Phone: _____ Email: _____

Cell Phone: _____ Driver License: _____

Proof of Current Ownership Provided: Yes No

Please attach documentation confirming property taxes and all payments for mortgage are current for the property.

Applicant(s) acknowledges he/she/they are the only owner-occupants for the residence: Yes No

Applicant(s) intend to live in the residence, as a primary residence, for the next three years: Yes No

Applicant(s) or property is involved in pending bankruptcy or foreclosure proceedings: Yes No

Describe Repair Needed: _____

Please attach photos of damage or area requiring repair on the property.

The applicant and the submission of an applicant for funds under the MHRP program certifies that all information given and furnished in the application is given for the purpose of qualifying for housing rehabilitation assistance. The applicant also certifies that all information is true and complete to the best of the applicant's knowledge and belief. The applicant also understand that incomplete, incorrect, or false information on the application and provided in this document will make the applicant liable for reimbursement to the City for any payments made on my/our behalf for the housing rehabilitation completed on my/our property, and are grounds for denial or termination of the grant. The applicant additionally certifies that he/she is the owner-occupant of the property to be repaired and that the property is his/her principal residence in which he/she will remain in for three years following project approval. The applicant, for him/herself and all heirs and successors in interest release, discharge, and waive any and all claims against the City of Farmers Branch, its officers, officials, employees, agents, and subcontractors for any damages or liability arising out of or in connection with the entry or repair activities conducted on the property.

Applicant 1 Signature: _____

Date: _____

Applicant 2 Signature: _____

Date: _____