

# HOME REPAIR PROGRAM



The Housing and Community Development Department (HCDD) offers assistance for home repairs or reconstruction for detached single-family residences located within the City of Houston. This program serves low- and moderate-income households at or below 80 percent of the Area Median Income (AMI).

## BASIC ELIGIBILITY REQUIREMENTS

You must be the recorded owner and occupy the home as your primary residence

1

Property taxes are current, deferred, or on an approved payment plan in good standing

2

You must meet income qualifications

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## LEVELS OF HOME REPAIR ASSISTANCE



An initial inspection will determine the level of assistance needed to repair conditions that threaten the life, health, and safety of the household.

Home Repair	Loan Amount	Term
Minor	\$20,001 - \$40,000	5 years
Moderate/Substantial Home Repair	\$40,001 - \$80,000	10 years
Reconstruction/Replacement	More than \$80,000 or Reconstruction	20 years

## REQUIRED DOCUMENTS

(all adults aged 18 and over)



- Proof of citizenship and age (birth certificate, passport, or voter's registration card)
- Current driver's license or picture identification card
- Recorded Warranty Deed in applicant's name
- Paycheck stubs or other income documentation
- Bank and credit union statements for all saving or checking accounts
- Current policies for Homeowner/Hazard Insurance, Texas Windstorm Insurance, and National Flood Insurance Program

### Additional documents (if applicable)

- Death certificate (if the deceased owner's name is on the deed)
- Divorce decree (if former spouse is on the deed)
- Recorded Heirship Affidavit and proof of Homestead Exemption
- If property taxes are not current, official tax payment plan from Harris County or Fort Bend County
- Current year Social Security Benefit Letter
- Current year pension, annuity, or retirement benefit letter
- Whole life insurance policy
- Verification of disability/special needs
- Verification from Attorney General Child Support Division, payments received/owed
- Additional documents may be required

For complete guidelines visit:  
[www.houston.tx.gov/housing/home\\_repair\\_programs.html](http://www.houston.tx.gov/housing/home_repair_programs.html)  
or call 832-394-6200



@HoustonHCDD



# AREA MEDIAN INCOME (AMI)

The Area Median Income (AMI) is generated by the U.S. Department of Housing and Urban Development (HUD) to determine the eligibility of applicants for certain federal housing programs. Median income is the midpoint of local incomes. HUD calculates AMI on an annual basis for each metropolitan area and non-metropolitan county, making adjustments for household size. Below is a table outlining Houston's current AMI income limits for 80% of AMI.

## 2019 Houston/The Woodlands/Sugar Land Region HUD Maximum Annual Household Income Limits\*

Household Size	80% Area Median Income (AMI)
1-person	\$42,750
2-person	\$48,850
3-person	\$54,950
4-person	\$61,050
5-person	\$65,950
6-person	\$70,850
7-person	\$75,750
8-person	\$80,600

\* Household income limits are subject to annual changes.