

October 11, 2016

**WHEREAS**, City Council seeks to maximize the quality of housing stock and resources for residents of the City of Dallas; and

**WHEREAS**, the primary focus of Major Systems Repair Program (MSRP), People Helping People (PHP), and Emergency Repair Program (ERP) are to assist low-to-moderate income households, elderly, and disabled homeowners with housing repairs; and

**WHEREAS**, the City of Dallas desires to provide programs for seniors 62 years of age or older or disabled whose income is up to and including 80% of the area median income as determined by U.S. Department of Housing and Urban Development; and

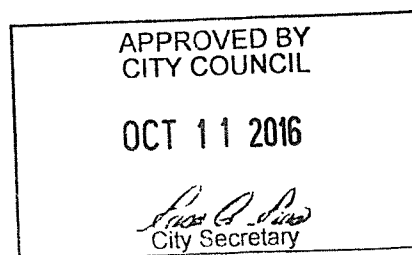
**WHEREAS**, City Council desires to adopt MSRP, PHP, and ERP Program Statements to implement these programs;

**NOW, THEREFORE,**

**BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF DALLAS:**

**Section 1.** Authorize adoption of Program Statements for the Major Systems Repair Program (MSRP), People Helping People (PHP), and Emergency Repair Program (ERP) with modifications to consistently use: **(1)** minimum qualifying age as 62 except MSRP; **(2)** 80% of Area Median Family Income as the maximum qualifying income levels as set forth in Exhibit A & B; and **(3)** remove references to the Neighborhood Investment Program in Exhibit A & C.

**Section 2.** That this resolution shall take effect immediately from and after its passage in accordance with the Charter of the City of Dallas and it is accordingly so resolved.



**EXHIBIT A****PEOPLE HELPING PEOPLE  
PROGRAM STATEMENT**

Program Purpose: To provide minor home repair assistance to ~~low-income~~ low-to-moderate income elderly and /or disabled homeowners using volunteer labor and resources.

**Program Description:**

- People Helping People (PHP) volunteer assistance will be provided to elderly defined as being 62 years or older and/or disabled homeowners with a household income at or below ~~50%~~ 80% of the area median family income, as adjusted for family size.
- All taxes must not be delinquent and the property insurance must be in place at the time application for roofing repairs assistance is completed. However, elderly (65 years of age or older) or disabled homeowners who, under the Property Tax Code, have obtained a deferral for payment of taxes or are current on a payment plan for payment of delinquent taxes, are not disqualified from applying for PHP assistance. This exception to the PHP requirement of no delinquent taxes is limited solely to the PHP Program.
- Volunteer assistance will be provided to single family properties which have been owner occupied for more than two years at the time of application.
- Minor home repair assistance up to \$5,000 will be provided for exterior repairs defined as, wood/siding replacement, painting, handicap accessibility modifications, premise clean up, demolition of accessory structures and weatherization. Cost associated with these volunteer services will be funded as a grant with no deed restrictions. Volunteer assistance provided is not intended to abate all code violations of a property to comply with Housing Quality Standards or locally established rehabilitation codes. Clients needing major repairs will be referred to the Major System Repair Program for assistance.
- Volunteer Assistance will not be provided to the same property more than once in a 60-month period.
- Use safe work practices when providing lead-based stabilization.

**EXHIBIT A (continued)****PEOPLE HELPING PEOPLE  
PROGRAM STATEMENT**

Program Description: (Continued)

- Referrals from Code Compliance Services Department, Housing Department, social service agencies, community leaders will be accepted. The City Manager, or his designee, is authorized to grant waivers on a case by case basis to address safety issues, provided however the assistance does not exceed the maximum amount established as set forth in this Program Statement, without further City Council authorization.

**~~NEIGHBORHOOD INVESTMENT PROGRAM (NIP)~~**

~~In NIP target areas the following exceptions shall apply:~~

- ~~● There is no time limit between services except that service shall be limited to one program per fiscal year.~~
- ~~● The household income requirement shall be 80% AMI rather than 50% AMI.~~
- ~~● The residency requirement shall be 6 months rather than two years.~~
- ~~● The City Manager, or his designee, is authorized to grant waivers to the maximum amount of assistance, on a case by case basis, to address critical life, health, and safety issues provided, however, that in the event such waiver is granted the maximum assistance amount for the People Helping People Program shall not exceed 125% of the maximum amount authorized, as set forth in this Program Statement, without further City Council authorization.~~
- ~~● There is no age requirement for participation.~~

**EXHIBIT B****EMERGENCY REPAIR PROGRAM  
PROGRAM STATEMENT****Program Purpose:**

To provide emergency assistance to qualified low-income disabled and elderly homeowners within the city limits of Dallas and provide replacements or repairs that have been determined to need immediate action to protect the health or safety of the occupants and pose a threat to the life, health, or safety of the resident(s) and possible spread of threatening conditions to the neighborhood.

**Eligible Repairs**

- Sewer lines
- Gas lines
- Water lines and/or water damage
- Roof
- Electrical System
- Air conditioning & heaters (seasonal)
- ADA renovations-ramps, toilets, grab bars and other vital accessibility needs

**Client Eligibility****Assistance Type**

The assistance for repair or replacement of recommended repairs to qualified applicants will be provided as a grant and not exceed \$7,500.

Residential property must be located in the Dallas City limits

Picture ID and Social Security card

Seniors (60 62 and older) and or disabled

Income 80% or less of median area family income for Dallas, based on number of persons in household, as defined by the Department of Housing and Urban Development annually

**Grant Terms:**

- Repairs cannot exceed \$7,500
- Client can't have received home repair assistance for the same repair type in the last 12 month

**EXHIBIT C****MAJOR SYSTEMS REPAIR PROGRAM (MSRP)  
PROGRAM STATEMENT****Program Purpose:**

To provide (1) repairs and/or replacement of major systems in their homes; (2) repairs to major systems that have been determined to be an immediate threat to the life, health, or safety of the resident(s); (3) "interim controls" of lead based paint when applicable; and (4) reconstruction of single-family homes on the homeowner's lot subject to City Council approval. "Systems" available for repair or replacement are electric, gas, water, wastewater, HVAC and roof.

To provide an interest free self-amortizing forgivable loan with a five (5) year lien term for a maximum of \$20,000 for basic systems repairs or replacements to qualified applicants who reside in single-family, owner-occupied structures and to provide replacement of a system that occurs during the loan term of any City Home Repair Program that was NOT previously worked on and where life, health, or safety hazards exist to the resident(s).

**Assistance Type One:**

Repair or replacement of major systems not to exceed a maximum of \$20,000 will be provided to qualified applicants. "Systems" available for repair or replacement are electric, gas, water, wastewater, HVAC and roof; to allow further eligibility for homeowners who received prior assistance provided that ten (10) years have passed since the first assistance and the new assistance is not for the same repair type.

**Assistance Type Two:**

Repair or replacement of a system that occurs during the loan term of any City Home Repair Program that was NOT previously worked on and where life, health, or safety hazards exist to the resident(s) will be provided to qualified applicants. Assistance provided for the repair or replacement of a system is limited to one (1) occurrence and applicant must meet all Level I household eligibility, excepting the number of liens referenced in Level I eligibility, and Level II property eligibility. Additional costs to repair or replace a system under Assistance Type Two will be provided as a grant up to \$5,000.

**Exhibit C (continued)****MAJOR SYSTEMS REPAIR PROGRAM (MSRP)  
PROGRAM STATEMENT****General Conditions:**

A two-level application review will be conducted and both levels, household eligibility and property eligibility, must be approved to qualify applicant for Assistance Type One and Assistance Type Two.

**Level I review requires applicants to provide necessary proof to document the following:**

- Identity
- Citizenship or legal residency
- Current property taxes
- Ownership and occupancy of property for a minimum of two (2) consecutive years or six (6) months in Neighborhood Investment Program (NIP) areas, unless safety and/or health conditions have forced applicants to evacuate within the past twenty-four (24) months of application
- Income 80% or less, based on number of persons in household, as defined by the Department of Housing and Urban Development's annual income figures
- Property insurance
- Property contains no more than one active, current lien and may have no forced liens or judgment against the property

**Level II property eligibility, requires the following conditions to be met:**

- The scope of system repair or replacement work needed on a property will no longer be limited to two (2) systems
- The cost estimate of the systems repair or replacement cannot exceed \$20,000
- Planning and development review to meet city and federal guidelines
- Environmental reviews to meet city and federal funding guidelines

**Conditions that eliminate an applicant from receiving assistance:**

- Household eligibility criteria and/or inspection eligibility not approved
- Repairs that exceed \$20,000
- Repair costs exceeding 50% of the appraised Dallas County Appraisal District value of a property that lies within a 100-year floodplain
- Property that lies within a designated Airport Runway Clear Zone
- New assistance for the same repair type previously assisted

**Loan Terms:**

- Interest free loans will be secured by a promissory note and deed of trust with a five (5) year lien
- The note and lien shall be released after five (5) years if the borrower occupies the property continuously for five (5) years or upon repayment of the note

**Exhibit C (continued)****MAJOR SYSTEMS REPAIR PROGRAM (MSRP)  
PROGRAM STATEMENT****Loan Terms: (Continued)**

- Loan payments are self-amortized over the loan term and forgiven monthly at the rate of 1/60 of the loan amount if the borrower occupies the property continuously for the entire five (5) year loan term
- Should property change ownership or occupancy during the loan term, the loan becomes due and payable for the amount equal to the balance of the unamortized loan unless a loan assumption is under consideration. Loan assumptions will be reviewed on a case by case basis. Loan assumptions applicants must meet all Level I household eligibility except ownership and occupancy requirements.
- Refinancing of existing loans with cash to homeowners will not be permitted
- Contract Certification
- A list of certified Major Systems Repair Program contractors will be made available to applicants. The applicant must either select a contractor from the list or recommend a contractor of their choosing for certification by the Housing Department that meets the certification requirements for the Home Repair.

**Lead-Based Paint:**

In conjunction with the system(s) repair or replacement, if lead-based paint interim controls are required in accordance with the Department of Housing and Urban Development (HUD) regulations, the cost of said lead-based paint controls may be included in the \$20,000 initial scope of work.

**Insurance Claim Checks:**

The City Manager or his/her designee is authorized to endorse and approve insurance claim checks to homeowners where the City of Dallas is listed as a lien-holder, and/or named on the insurance check.

**Program Administration:**

The City Manager, or his/her designee, is authorized to establish guidelines and procedures to administer this program in accordance with the Program Statement and applicable Federal and local regulations.