

ORDINANCE NO. _____

AN ORDINANCE OF THE CITY OF DENTON, TEXAS, APPROVING THE MINOR HOME REPAIR PROGRAM; AUTHORIZING THE EXPENDITURE OF FEDERAL COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS IN A TOTAL AMOUNT NOT TO EXCEED \$403,822.28 FOR PROJECTS MEETING THE PROGRAM GUIDELINES AND ELIGIBILITY CRITERIA; AND PROVIDING AN EFFECTIVE DATE.

WHEREAS, the City received funds from the U.S. Department of Housing and Urban Development under the Housing and Community Development Act of 1974, as amended (the “CDBG Act”); and

WHEREAS, the City Council approved program funding in the 2026 Action Plan for Housing and Community Development in accordance with the 2023-2027 Consolidated Plan for Housing and Community Development which includes an authorized budget expenditure of \$403,822.28 of Community Development Block Grant (“CDBG”) funds for the Minor Home Repair Program; and

WHEREAS, The City of Denton has previously provided the Minor Home Repair Program administered by the City Department of Community Services and funded through federal grants from the Department of Housing and Urban Development including CDBG funds; and

WHEREAS, The City Council deems it to be in the public interest to re-authorize the Minor Home Repair Program and approve the program guidelines to achieve the goal of assisting low and moderate-income families in securing safe, sanitary, and decent housing; NOW, THEREFORE,

THE COUNCIL OF THE CITY OF DENTON HEREBY ORDAINS:

SECTION 1. The findings and recitations contained above are found to be true and incorporated herein by reference as if fully set forth below.

SECTION 2. The City Council authorizes the creation and implementation of the Minor Home Repair Program (the “Program”) as detailed in the Minor Home Repair Program Guidelines (the “Program Guidelines”) which are attached hereto as “Exhibit A” and made a part of this ordinance.

SECTION 3. The City Manager, or their designee, is authorized to expend CDBG funds in the amount allocated for the Program in the 2026 Action Plan for Housing and Community Development (\$403,822.28, subject to proportional increases or decreases to match allocation amounts pursuant to Ordinance Number 26-0944) to implement the Program, subject to the 2023-2027 Citizen Participation Plan and the Program Guidelines.

SECTION 4. The Minor Home Repair Program shall be funded annually in amount approved by the City Council in future Action Plans for Housing and Community Development. Future approvals by the City Council of an annual Action Plan for Housing and Community Development that include funding for the Minor Home Repair Program shall constitute approval

by the City Council for the expenditure of such funding in accordance with said Action Plan, the Program Guidelines, the CDBG Act, and applicable regulations promulgated by the U.S. Department of Housing and Urban Development.

SECTION 5. The Director of the Department of Community Services is authorized to update or amend the Program Guidelines from time to time as necessary to accomplish the objectives of the Program and this Ordinance or as required by the U.S. Department of Housing and Urban Development.

SECTION 6. This ordinance shall become effective immediately upon its passage and approval.

The motion to approve this ordinance was made by _____ and seconded by _____. The ordinance was passed and approved by the following vote [____ - ____]:

	Aye	Nay	Abstain	Absent
Mayor Chris Watts:	_____	_____	_____	_____
Jordan Villarreal, District 1:	_____	_____	_____	_____
Nick Stevens, District 2:	_____	_____	_____	_____
Suzi Rumohr, District 3:	_____	_____	_____	_____
Joe Holland, District 4:	_____	_____	_____	_____
George Ferrie, At Large Place 5:	_____	_____	_____	_____
Jill Jester, At Large Place 6:	_____	_____	_____	_____

PASSED AND APPROVED this the _____ day of _____, 2026.

CHRIS WATTS, MAYOR

ATTEST:
KRISTI FOGLE, INTERIM CITY SECRETARY

BY: _____

APPROVED AS TO LEGAL FORM:
MACK REINWAND, CITY ATTORNEY

BY: Scott Bray Scott Bray
Deputy City Attorney



INTRODUCTION

The Minor Home Repair Program's purpose is to help income-eligible homeowners with essential repairs or structural accessibility modifications. The program assists income qualified owners who cannot afford to complete the repairs themselves.

Community Development staff work with homeowners to determine the repairs that need to be completed on the property. During the inspection, staff evaluates the condition of the homes and the impact of not addressing some of the necessary repairs.

ELIGIBILITY

HOMEOWNER ELIGIBILITY:

- Applicants are subject to all program requirements and guideline changes. Guidelines are subject to change without notice.
- Household income cannot exceed 80 percent of the Area Median Income Limits, adjusted for family size. The current eligible income limits are provided in Attachment 1.
- Applicants must be United States citizens or legal resident aliens.
- Applicants must live in the home as principal residence and have no intention to market, rent, or sell the property. Proof of these requirements may be requested.
- Applicants must have one of the following types of ownership:
 - Hold fee simple title to the property.
 - Life estates, under which the occupant has the right to live in the housing for the remainder of their life and does not pay rent.
 - Inherited property, where the title has been passed by inheritance to several heirs, not all of whom reside in the housing.
 - Living Trust, where the owner of a property has conveyed their property to a trust for their own benefit or the benefit of a third-party beneficiary.
- Total homeowner assets (excluding the home) do not exceed \$50,000. Assets include available cash, checking, savings accounts, stocks, bonds, and other assets that can be accessed like cash.
- Homeowners must be current on all property taxes owed to any taxing entity in Denton County before receiving assistance beyond the first repair. This requirement does not apply to the initial repair provided through the program. Homeowners are advised at the time of their first repair that they must meet this property tax requirement to be eligible for any future assistance. Exceptions include:
 - Homeowners with active payment arrangements that are up to date (documentation must be provided).
 - Elderly or disabled homeowners with established payment plans or tax deferrals are also exempt





from this requirement.

- Applicants are eligible for assistance once in a program year. Applicants seeking additional urgent repairs may request a waiver (see Programmatic Waivers section).
- Applicants who owe a debt to the City are ineligible for assistance under the program unless:
 - the debt arises from an issue with the Applicant's home, such as a City Code violation;
 - the assistance for which the Applicant has applied would correct that issue; and
 - Applicant has proven, and Community Development staff have determined, that Applicant could not correct the issue without financial assistance.

HOMEOWNER'S PROPERTY ELIGIBILITY:

- The home must be a single-family unit within the city limits of Denton.
- The structure must be more than five (5) years old.
- Home requires an essential repair or has code deficiencies, which if left unattended, would jeopardize the health and/or safety of the occupants; or the structure requires necessary modification(s) to ensure accessibility to meet a medical or physical disability.
- Properties in the floodplain or floodway are not eligible for this assistance.
- Homeowners will need to sign a Conflict-of-Interest form. In accordance with HUD requirements, applicants can be denied participation in a City Program if a conflict of interest exists. A conflict of interest happens if someone who is applying is an employee, agent, consultant, officer, or an elected or appointed official of the City of Denton, and if any of the following three statements is true for them in the past 12 months:
 - Exercises or who has exercised any function or responsibilities with respect to funds for this program.
 - Were involved in making decisions about the funding for this program.
 - Is or was in a position to gain inside information with regards to program activities.

OTHER FREQUENTLY ASKED QUESTIONS

- Do I need Good Credit? No.
- I still have a mortgage payment; can I still qualify for the program? Yes
- Will a Lien be placed against my property? No.

APPLICATION CONSIDERATION

The City of Denton's Minor Home Repair Program addresses safety-related issues that endanger health and well-being, as well as essential system repairs necessary for smooth operations. Additionally, making accessibility modifications will enhance livability for individuals with disabilities. These considerations to





these repairs help create a safer and more welcoming environment for everyone.

Considerations will be given to:

- **Safety-related repairs:** These may involve addressing immediate threats to life or the health and welfare of occupants, such as gas leaks, broken water lines, or unsafe heating/cooling systems.
- **Essential System Repairs:** These include repairs to major systems like roofing, plumbing, electrical, and HVAC, especially if they are deemed necessary to make the home safe and habitable.
- **Accessibility modifications:** These modifications can help improve the livability of the home for individuals with disabilities.

ELIGIBLE REPAIRS

Repairs that are urgently needed to make the housing accessible, safe, sanitary, or habitable or modifications to achieve accessibility. City staff will evaluate the home to determine the extent of the necessary repairs and whether the requested repairs are eligible.

- Repairs that can be completed for \$24,500 or less are eligible for assistance:
 - Replacement of failed plumbing fixtures;
 - Clogged/broken sewer lines;
 - Damaged or exposed electrical wiring, switches, outlets;
 - Leaking roofs;
 - Broken HVAC system; and
 - Repairs and/or modifications to a structure as necessary to improve accessibility to accommodate a disability when other means are not available, i.e., building a wheelchair ramp, widening doorways to rooms that must be accessible for living, etc.

Repairs up to \$24,500 will be considered, but the full maximum amount of funding is not guaranteed. The amount of the award will solely be determined by the City based on the repair(s) approved. If the bid for an approved repair is more than the maximum allowable funds, the project may be eligible if the homeowner can provide the additional funds.

Homeowner Insurance Claims: If a City-approved repair is only partially covered by a homeowner's insurance, the City may help cover the remaining costs. To begin the work, the homeowner must sign over their insurance claim payment(s) to the City of Denton. Here's how it works:

1. The insurance funds will be deposited into an account.
2. These funds will be used first to pay the contractor as work is approved.
3. If the homeowner has already used insurance funds for repairs, they must provide proof of payment along with detailed documentation of the work done. The City will then determine if the repair is eligible for additional assistance through the program.





INELIGIBLE REPAIRS

The following repairs are not eligible under the City of Denton’s Minor Home Repair Program.

- Repairs that are solely cosmetic in nature. Some cosmetic repairs may be completed in areas where an eligible project repair has been completed and only when necessary to make the immediate areas match (as close as possible) the surrounding area. Example: floor covering to a complete room when a repair disturbed only a small section of flooring.
- Foundation repairs
- Mold remediation.
- A house built before 1978 may be subject to the requirements regarding lead-based paint. If lead-based paint hazards are identified in the home, it may be necessary to carry out hazard reduction. This cost could reduce the funds available for repairs or make some repairs ineligible for funding.

AVAILABLE FUNDING

The City of Denton has established a maximum funding limit of \$24,500 for each project. If the required repairs exceed these limits, the project will not be eligible for assistance unless the owner provides the additional funds before the project begins.

Maximum funding per application for owner-occupied single-family structures is:

Minor Home Repair Program
Up to \$24,500

- Limited Funds: Staff responds to requests for repairs on a priority basis and then on a first-come-first-served basis from the date a completed application is received. A specific amount of funding has been set up for each program year beginning October 1st. Once all program funds are expended, no applications will be considered until additional funds are available.
- Limited Application: Eligible housing units may only be approved for program assistance once in a 12-month period.
- Funding Set aside: A set-aside of funds is available for urgent repairs such as HVAC, gas leaks, broken water lines, collapsed sewer lines, and leaking water heaters.

PROGRAM PROCESS

APPLYING FOR THE PROGRAM (Estimated 15 to 20 business days)

1. Homeowner completes an application via the online application portal available at www.cityofdenton.com/homerepair. Applicants may contact Community Services to request assistance completing an application.





Community Services Department
MINOR HOME REPAIR PROGRAM GUIDELINES

2026-27 Program Year

601 E. Hickory St. Suite 115, Denton, Texas 76205 – (940) 349-7726

2. Community Development staff contacts applicants for an interview. Additional documentation may be requested. (1-2 days)
3. Applicant provides all requested information and documentation to complete application. (10 days).
4. Upon receipt of all required documentation, Community Development staff will schedule and complete an inspection of the property to determine eligibility. (2-3 days)
5. Community Development staff reviews and verifies all application information, environmental restrictions, and eligibility under federal regulations, and provides written notice of approval or denial for program participation. If denied from the program, staff will provide applicants with information detailing reasons for denial. (2-5 days)

REPAIR PROCESS (Estimated 19-21 business days)

1. The Texas Historical Commission may be notified for any home 45 years or older. The total estimated repair timeline *may be delayed by 14 to 21 business days*.
2. When painted surfaces will be affected in a house built before 1978, the area will be tested for lead-based paint by a licensed risk assessor. If a home is found to have lead-based paint hazards, hazard reduction techniques will be utilized. (21 days)
3. City staff complete work write-up and cost estimates. (1-2 days)
4. Additional evaluations/reports may be required, such as a leak detector (for water and gas leaks), HVAC evaluation, etc. to determine repairs (+5 days).
5. The project is bid out to contractors. Eligible Bids are reviewed and approved by program staff. If no bids are received, time to bid will be extended. (4-6 days)
6. Purchase Order and, if necessary, new vendors are set up in the City's internal financial system. (3-5 days)
7. Repair work begins and is completed. If a permit was required, the timeline for completion may be extended. (5 to 15 days).
8. City staff completes final inspection and verifies with homeowner work was completed to satisfaction. If a permit is required, City of Denton Buildings Inspections staff will also complete a final inspection. Homeowner is provided with a survey to evaluate the program and the assistance provided. (3-5 days)
9. Upon final inspection approval, the contractor submits an invoice to the City. Once the approved repairs are completed and the contractor(s) receives final payment, no additional repairs may be requested or approved. (3-5 days)





NON-DISCRIMINATION REQUIREMENTS

The program will be implemented consistent with Title VI of the 1964 Civil Rights Act, the Fair Housing Act, the Rehabilitation Act of 1973, Executive Order 11063, the Age Discrimination Act of 1974, and their respective implementing regulations. Agreements with beneficiaries and contractors shall prohibit discrimination in the sale, lease or rental of real property based on race, color, religion, handicap, national origin, familial status or gender.

PROCUREMENT OF CONTRACTORS

Procurement of contractors for repairs under this program shall be conducted in conformance with the City of Denton Procurement Policy and the competitive bidding requirements of 2 CFR Part 200 Subpart D, as applicable. No City employee, officer, agent, elected official, or board member with a real or apparent conflict of interest (as defined in 2 CFR § 200.318(c)) may participate in the selection, award, or administration of a contract entered under this program.

DISPUTE & APPEALS PROCESS

DISPUTES

The contractor's work will be monitored by the applicant, City of Denton staff, and a City of Denton Building Inspector. If the applicant considers any work done by the contractor to be unsatisfactory or incomplete, the applicant should advise the contractor of the discrepancy and ask that it be corrected. In the event a dispute exists between the applicant and the contractor with respect to the work, the City will take appropriate action to ensure that the applicant is reasonably satisfied before making any payment to the contractor. In the event any dispute cannot be resolved, City staff will consider all pertinent facts and decide an appropriate course of action to resolve the dispute.

APPEALS

An appeal of a program decision may be made in writing to Community Development using the contact information above. A written response to any appeal will be completed and mailed within 15 days from receipt of the written appeal. Documentation of the appeals will be placed in the appropriate project files.

PROGRAMMATIC WAIVERS

The City of Denton Minor Home Repair Program must follow specific guidelines required by the funding source to assure proper administration and management. If an applicant feels that their circumstances require special consideration, a request for waiver from the usual requirements may be submitted to Community Development. All waiver requests must be submitted in writing and should specify the program requirement(s) to be considered for waiver and state the applicant's reason(s) or special circumstances why they believe a waiver should be approved. The Deputy Director or Director will review requests on a case-by-case basis.





ATTACHMENT 1

The effective dates and limits in Attachment 1 remain in effect until HUD issues new limits.

INCOME ELIGIBILITY FOR THE MINOR HOME REPAIR PROGRAM

Effective Date: 10/1/2026 through 9/30/2027

Family Size	Maximum Income
1	\$67,850
2	\$77,500
3	\$87,250
4	\$96,900
5	\$104,700
6	\$112,450
7	\$120,200
8	\$127,950

