

Home Repair and Rehabilitation

[Pictures: House with stacked boards, couple in door, house in bad repair, house on crane being lowered to ground]

Do you need to repair, reconstruct, or modify your home?

If so, Homeowner Rehabilitation Assistance is available through the Home Investment Partnerships program.

The program not only helps with the rehabilitation of owner-occupied houses, it can actually replace a home if:

your home is in need of a major repair;

your home needs to be rebuilt on a different site;

your manufactured home is in need of repair; or

your home is made uninhabitable by disaster or condemnation by the local government.

[Pictures: Family's house being torn down, family in front of their new house]

Homes owned by low-income individuals and families are eligible for rehabilitation or replacement under the HOME program as long as the homeowner is up to date on property taxes, has proof of ownership, and holds a clear title to the home.

For more information go to the Texas Department of Housing and Community Affairs "Help for Texans" website: <http://www.tdhca.state.tx.us/texans.htm>.

1. Select 'Home Repair'
2. Enter your city or county.
3. Select 'Find Help.'

The U.S. Department of Agriculture Rural Repair and Rehabilitation Program provides assistance to people who live in rural areas.

[Pictures: Pretty house, woman looking happy in front of home, woman in new kitchen]

Loans or grants may be available to low-income homeowners who need to repair or remove health and safety hazards.

Contact your local U.S. Department of Agriculture Rural Development Office to find out more. <http://offices.sc.egov.usda.gov/locator/app?state=us&agency=rd>

[Pictures: Man in wheelchair at front door to home, man measuring wheelchair ramp, accessible shower]

The Amy Young Barrier Removal Program provides assistance to persons with disabilities who need modifications to increase accessibility and eliminate hazardous conditions in their homes.

Modifications include the installation of a ramp to an entrance or grab bars in the bathroom.

[Onscreen text: Charles Cloutman, VP Home Repair, Meals and Wheels and More]

[Pictures: Accessible bathroom, older Texans, woman at door]

CHARLES: The Amy Young Barrier Removal Program provides up to \$20,000 for home modification – a bathroom to be made accessible, a tub to a shower, or a toilet raised, ramps, doors widened, halls widened, and it has just been marvelous. To watch someone trapped in their house, couldn't go to the bathroom, had to crawl to their bathroom cause he couldn't get through the door, couldn't use the shower, you know, their house was their worst enemy. And then you make their house accessible. And they have a kitchen that they can actually cook in again. And now they can go to church, they can go down the block because they can get out of the house on a ramp. It's a marvelous thing.

The Texas Department of Housing and Community Affairs "Help for Texans" website can tell you more. www.tdhca.state.tx.us/texans.htm

[Pictures: Young boy hammering nail, couple working on a faucet, woman on roof with hammer]

For home repair with a do-it-yourself twist, there's the Texas Bootstrap Loan Program.

It's a self-help construction program that provides low-income families an opportunity to repair their existing homes.

The program offers a zero percent interest mortgage loan for up to 30 years.

In order to be eligible, certain criteria must be met:

[Pictures: Mother and son working on home]

You'll need to provide at least 65% of the labor necessary to rehabilitate your home;

You must have acceptable credit history indicating the ability and willingness to meet debt obligations; and

You'll be required to complete an owner-builder education class.

Applications for assistance can be submitted through participating Colonia Self-Help Centers and state-certified nonprofit organizations.

To find a list of organizations that can help, visit the Bootstrap website:

<http://www.tdhca.state.tx.us/oci/bootstrap.jsp>.

[Pictures: Veterans]

Housing4Texas Heroes funds non-profit and local government organizations to assist veterans and their families in maintaining or improving housing. For more information visit the Texas Veterans Commission website: **Fund for Veterans Assistance Housing4Texas Heroes** www.tvc.texas.gov or call 1-512-463-1157.

For other local resources call 2-1-1 or search "home repair" on the 2-1-1 Texas website:

<https://www.211texas.org/211/>.