



**City of McKinney  
Owner-Occupied Housing Rehabilitation Programs  
Pre-Application**



The City of McKinney’s Housing Services Division of the Housing and Community Development Department implements two (2) owner-occupied rehabilitation programs that assists eligible homeowners with necessary repairs. These programs are funded by the City of McKinney through federal and local grants.

**To apply for assistance, the household must meet the following income criteria:**

Household Size	Maximum Income Limits	Types of Income
1	\$48,300	When calculating the maximum household gross income, the following types of income are included:  employment, tips, bonuses, child support, Social Security, disability payments (SSI), Worker’s Compensations, retirement benefits, AFDC, cash welfare benefits, Veteran’s benefits, rental property income, stock dividends, interest from bank accounts, alimony, unemployment, retirement accounts, and any other source
2	\$55,200	
3	\$62,100	
4	\$68,950	
5	\$74,500	
6	\$80,000	
7	\$85,500	
8	\$91,050	

**Minimum Criteria for Limited Repair Approval**

In addition to the Maximum Income Limits above, the applicant must:

- ✓ Be a U. S. citizen or a permanent legal resident;
- ✓ Occupy the property as a primary residence for at least one (1) year;
- ✓ Title to the property must be in the Applicant’s name;
- ✓ Household assets must not exceed \$50,000, not including retirement accounts and value of the property;
- ✓ Not be delinquent on the following:
  - Mortgage payments
  - Federal debts i.e. income taxes and student loans
  - City of McKinney debts
  - Property taxes and special assessments
- ✓ If taxes are past due, applicant must provide documentation that at least six (6) consecutive months of payments have been made prior to application submission;
- ✓ Have a current homeowner’s insurance in effect;
- ✓ In circumstances where insurance has been denied due to the condition of the property, and the applicant can provide proof of denial, the applicant will be required to obtain a homeowner’s insurance policy quote from any reputable insurance agency;
- ✓ Have not exhausted the lifetime program caps of three (3) repairs or \$40,000, whichever comes first of combined housing rehabilitation assistance i.e. housing rehab and/or emergency repairs;
- ✓ Have not received a reconstruction through the City of McKinney;

Further eligibility and program requirements apply.

**NOTE:** Approval criteria above may be subject to changes in program parameters. The intent of the pre-application is only to preview the applicant(s). It does not guarantee acceptance or approval. Therefore, no commitment is made on the part of either party.

## Program Overviews

Property Maintenance Program
<b>Program Description</b>
The Residential Property Maintenance Program (PMP) was developed to help eligible residents attain code compliance, improve the safety and appearance of their properties, and to sustain homeownership in aging neighborhoods. The program is intended to assist low and moderate-income owners who cannot afford to complete repairs themselves.
<b>Eligible Projects</b>
Eligible projects include exterior repairs to the home that improve the quality of the property, and/or bring the property up to the City's housing standards.
<ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">• Roofing Repair or Replacement</li> <li style="display: inline-block; width: 45%;">• Siding, Fascia, and Trim Repair</li> <li style="display: inline-block; width: 45%;">• Exterior House Painting</li> <li style="display: inline-block; width: 45%;">• Gutter Installation</li> <li style="display: inline-block; width: 45%;">• Weatherization</li> <li style="display: inline-block; width: 45%;">• Window/ Door Replacement</li> <li style="display: inline-block; width: 45%;">• Accessibility Modifications</li> <li style="display: inline-block; width: 45%;">• Fence Replacement</li> <li style="display: inline-block; width: 45%;">• Other General Repair/Improvements</li> </ul>
<b>Additional Requirements</b>
<ul style="list-style-type: none"> <li>• Total project cost cannot exceed \$12,000</li> </ul>

Housing Rehabilitation Program
<b>Program Description</b>
The Housing Rehabilitation Program was developed to provide needed assistance to homeowners with major repairs, through rehabilitation or reconstruction. The program is intended to assist low and moderate-income owners who cannot afford to complete repairs themselves.
<b>Eligible Projects</b>
Eligible projects include exterior and interior repairs to the home that improve the quality of the property, and/or bring the property up to the City's housing standards. This is not a remodeling program. The goal of the program is not to make your home look better, but to make it safer.
<ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">• Heating/Air Conditioner</li> <li style="display: inline-block; width: 45%;">• Water Heater Replacement</li> <li style="display: inline-block; width: 45%;">• Electrical</li> <li style="display: inline-block; width: 45%;">• Plumbing</li> <li style="display: inline-block; width: 45%;">• Foundation</li> <li style="display: inline-block; width: 45%;">• Siding, Fascia, and Trim Repair</li> <li style="display: inline-block; width: 45%;">• Roof Repair or Replacement</li> <li style="display: inline-block; width: 45%;">• Exterior House Painting</li> <li style="display: inline-block; width: 45%;">• Gutter Installation</li> <li style="display: inline-block; width: 45%;">• Window/Door Replacement</li> <li style="display: inline-block; width: 45%;">• Drywall Repair</li> <li style="display: inline-block; width: 45%;">• Interior House Painting</li> <li style="display: inline-block; width: 45%;">• Flooring</li> <li style="display: inline-block; width: 45%;">• Structural Repair</li> </ul>
<b>Additional Requirements</b>
<ul style="list-style-type: none"> <li>• Total rehabilitation project cost cannot exceed \$40,000; reconstruction projects cannot exceed \$140,000</li> <li>• Property must be economically and structurally feasible</li> <li>• Property must comply with HUD environmental requirements with little to no mitigation</li> <li>• Applicant must execute and abide by the terms of the rehabilitation agreement</li> </ul>
<b>Important Repayment Terms</b>
<ul style="list-style-type: none"> <li>• Funds are provided as a zero percent interest deferred forgivable loan with a mortgage term of either five (5) or fifteen (15) years based on total project cost</li> <li>• Each loan is secured by a lien filed with the Collin County Clerk's office</li> <li>• Applicants must agree to live in the home as the principal residence and meet all deed requirements</li> <li>• Loans never require repayment if the home is not sold within loan period</li> <li>• If home is sold during loan period, repayment is pro-rated based on the remaining time on the loan</li> </ul>



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**Please complete the pre-application COMPLETELY and ACCURATELY. Ensure all blanks are filled and dates included where appropriate. If an item is not applicable, insert "N/A". Failure to provide complete and accurate information may result in a loss or denial of assistance. Only complete applications will be accepted.**

Date: \_\_\_\_\_

How did you hear about Housing Rehabilitation Program and/or Residential Property Maintenance Program? \_\_\_\_\_

Homeowner Name(s): \_\_\_\_\_

Homeowner Address: \_\_\_\_\_ McKinney, TX 750-\_\_\_\_\_

Contact Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

Are you a US Citizen or Resident Alien? Yes  No  Are you a veteran? Yes  No

Are you elderly (aged 62 or over)? Yes  No  Are you disabled? Yes  No

**List all Household members (including applicant)**

Legal Name	Age	Relation to Applicant	Gross Annual Income	Source of Income
		Applicant		

**Property Information**

Do you occupy this property as your primary residence? Yes  No

Do you own your home? Yes  No

Mortgage paid up to date? Yes  No

# of years you have owned your home: \_\_\_\_\_

Date home was built: \_\_\_\_\_

Own solely? Yes  No

Own jointly? Yes  No

Property taxes paid up to date? Yes  No

Homeowner's insurance? Yes  No

If no homeowner's insurance, why? \_\_\_\_\_

Do you have a second lien or equity line of credit? Yes  No

Reverse mortgage? Yes  No

Have you filed for bankruptcy in the last 10 years? Yes  No

Are you in the process of filing for bankruptcy? Yes  No

Have you had the property foreclosed upon or given title or deed in lieu thereof in the last 10 years? Yes  No

Are there any outstanding judgements against you? Yes  No

Do you own any other real estate properties? Yes  No

If yes, list the address(s):

\_\_\_\_\_  
\_\_\_\_\_

Have you received a code enforcement violation regarding repairs needed to your home? Yes  No

What property conditions motivated you to apply for assistance? *(please check all that apply & describe repairs needed)*

- |  |  |
|--|--|
| <input type="checkbox"/> Heating/Air Conditioner           | <input type="checkbox"/> Water Heater Replacement        |
| <input type="checkbox"/> Water Leak                        | <input type="checkbox"/> Gas Leak                        |
| <input type="checkbox"/> Electrical                        | <input type="checkbox"/> Plumbing                        |
| <input type="checkbox"/> Foundation Repair                 | <input type="checkbox"/> Siding, Fascia, and Trim Repair |
| <input type="checkbox"/> Roof Repair or Replacement        | <input type="checkbox"/> Exterior House Painting         |
| <input type="checkbox"/> Gutter Installation               | <input type="checkbox"/> Interior House Painting         |
| <input type="checkbox"/> Drywall Repair                    | <input type="checkbox"/> Ceilings                        |
| <input type="checkbox"/> Flooring                          | <input type="checkbox"/> Door Repair/Replacement         |
| <input type="checkbox"/> Porches/Steps                     | <input type="checkbox"/> Window Repair/Replacement       |
| <input type="checkbox"/> Weatherization                    | <input type="checkbox"/> Structural Repair               |
| <input type="checkbox"/> Accessibility Modifications       | <input type="checkbox"/> Fence Repair/Replacement        |
| <input type="checkbox"/> Other General Repair/Improvements |  |

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**PLEASE READ BEFORE SIGNING:**

I/We acknowledge that the city or its agents will use the information on this pre-application for the purpose of determining program eligibility. Inquiries may be made to verify statements herein. I/We understand that false statements or omissions are grounds for disqualification and/or penalties. I/We acknowledge that penalty for false or fraudulent statement U.S.C Title 18, Section 1001, provides: "Whoever, in any manner, within the jurisdiction of any department or agency of the United States knowingly and willfully testifies... or makes any false, fictitious or fraudulent statement or entry, shall be fined up to \$10,000 or imprisoned up to 5 years or both".

I/We declare under penalty of perjury that the statements on this application are true and correct and certify that the City of McKinney shall not be liable for damages that may arise out of or in connection with the home improvements undertaken under this program.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

<b>For Office Use Only:</b>	<b>By Phone:</b> <input type="checkbox"/>
Received by: _____ HCD Staff	_____ Date