

GENERAL INFORMATION FOR HOME PROGRAM

The HOME Program is a federally funded and regulated Program. The U.S. Department of Housing and Urban Development (HUD) allocates HOME funds annually to the State of Texas through the Texas Department of Housing and Community Affairs (TDHCA). There are several Program Activities under the HOME Program. The **Willacy County** applied to TDHCA and executed a Reservation System Participation Agreement with TDHCA to access HOME funds under the HOME Homeowner Reconstruction Program (HRA). The HRA Program provides assistance to eligible homeowners for the reconstruction of their home on the same lot. Households must Income and Program qualify to participate in this Program. **Home rehabilitation is not an option under this Program.** This is a reconstruction only Program.

GrantWorks, Inc., a professional and highly experienced grant consultant, has been properly hired to administer the HOME Program for the Willacy County.

Below are some of the **initial** basic requirements, and do not include All the State and Federal requirements.

- You must own your home and property.
- The home assisted must be your principal residence (no rental property)
- Must have clear title to the property (no liens against it)
- Must live within the boundaries of the City or County that holds the HOME contract/Agreement with the State (TDHCA).
- Taxes on the property must be current.
- If you do not live in the home that you are requesting assistance because of a disaster, fire, or has been condemned or deemed unsafe to live in; in order to be eligible to apply, it must be less than 4 years from the date you moved out.
- Must be within the HUD Area Median Family Income limits. The income limits are established by HUD. Income limits are updated annually and vary by size of household. The Income Limits for your specific County are included in the Application Packet.
- Applicants will be required to submit support documentation with the application. A checklist is included in the application packet.
- Must be willing to relocate and make own arrangements for relocation before the demolition and reconstruction.

General Information:

- Manufactured Housing Units (MHU), also referred to as mobile home, are eligible for replacement for a new MHU or a stick-built home.

Type of assistance, in most cases, is in the form of a Grant Agreement with a 5-year affordability period, in the case of replacing a MHU with a stick-built home, a Deferred Forgivable Loan with a 15-year affordability period. No payments are made to the County or TDHCA unless the terms of the affordability period are not met.

- The Application process for the Willacy County HOME Program may take 18 to 24 months from application intake to the completion of construction.
- Construction takes approximately four months, and there is a one-year construction warranty.