

City of Fort Worth
Neighborhood Services Department

Priority Repair Program Policies and Procedures

Funded by Community Development Block Grants and City
of Fort Worth PayGo General Fund

Revised April 2025

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1. Introduction

The City of Fort Worth's (City) Priority Repair Program (PRP) is designed to address urgent health and safety concerns and priority home repair needs for very low- and low-income single-family homeowners who are unable to make necessary repairs to their home. The PRP serves owner-occupied, single family housing units. The housing units must be the applicant's homestead. Under the program, repairs are done without charge to the homeowner up to \$25,000.00. Funding for the PRP is primarily provided by the U.S. Department of Housing and Urban Development (HUD) through its Community Development Block Grant (CDBG) program and through the PayGo funding as adopted by the City Council in the annual operating budget of the General Fund. The PRP is managed by the City's Neighborhood Services Department (NSD).

All policies and procedures for the CDBG funded repairs in the PRP must be implemented in accordance with the CDBG regulations at 24 CFR Part 570 et seq and applicable guidance from HUD, as well as all other applicable federal, state, and City laws, regulations, and ordinances. Homes receiving CDBG program assistance will only be subject to CDBG designated program requirements and restrictions. No homes utilizing only PayGo funding will be subject to CDBG regulations, which allows for work to take place on an expedited timeframe.

The goals for PRP are to: (1) extend the life of housing units so that very low and low-income families can remain safe and prosperous in their homes, and (2) maintain the stock of single-family homes in the City of Fort Worth. Refer to the City's website for the most updated version of this policy.

2. How to Apply

All interested individuals are encouraged to read this document in full before applying as there are specific eligibility requirements for both types of repairs covered and household qualifications. To learn more about the PRP and the application process homeowners should contact the Neighborhood Services PRP team using the contact information below. Please note that to qualify for repairs under PRP, the following has to be met:

1. The property must be eligible.
2. The repair must be eligible.
3. The applicant must be eligible.

Eligibility requirements for each category are outlined in more detail in this document.

Contact Information

Priority Repair Program

Phone: (817) 392-7548

Website: <https://www.fortworthtexas.gov/departments/neighborhoods/services/priorityrepair>

3. Policies

The purpose of the Priority Repair Program (PRP), Housing Rehabilitation Program Policy (Policy) serves to (i) inform the public about available resources for eligible home repairs, (ii) guide staff in determining applicant and repair eligibility under PRP, (iii) and to maintain consistency in program administration to achieve PRP's goals.

Priority Repair Program Policies and
Procedures Revised April 2025

Repair Eligibility

Eligible Repairs

All repairs must have proper permitting. The following repairs qualify for assistance under PRP services:

1. **Sewer Line Breaks or Clogs**, subject to the following conditions:
 - a. Visible raw sewage or “gray” water must be present or imminently likely to be present.
 - b. Verification of (i) a break or clog in the line, and (ii) must be located on the homeowner’s side of the sewer line. To verify whether the break or clog is on the homeowner’s side of the sewer line, please contact the City’s Water Department at the Sewer Division (817-392-4477).
 - c. Repairs under concrete slabs may be eligible at the City’s sole discretion, if deemed feasible due to the cost limitations of the program and potential extensive construction required for the repair.
2. **Fresh Water Line Breaks or Leaks**, subject to the following conditions:
 - a. Verification required via one or more of the following: (i) unreasonably high-water bills, (ii) a visible water leak, (iii) confirmation from the City Water Utility, (iv) the meter spinning with all water shut off inside the home, and/or (v) verification from a licensed plumber, with a repair estimate, provided at the owner’s expense.
3. **Gas Line Breaks or Leaks**, subject to the following conditions:
 - a. The homeowner must contact their gas utility provider for safety purposes.
 - b. Verification must be provided through one or more of the following: (i) confirmation from the gas utility provider following a shut-off at the meter or appliance, (ii) written notice or tag from the gas utility provider indicating a gas leak, (iii) verification from a licensed plumber, with a repair estimate provided at the owner’s expense.
4. **Unsafe or Inoperable Heating Units**, or homes with no primary heating source.
5. **Unsafe or Inoperable Water Heaters**, subject to the following condition:
 - a. Replacement of a functioning water heater to increase hot water capacity is not eligible.
6. **Leaking Roofs and/or Significant Exterior Deterioration**, subject to the following conditions:
 - a. One whole roof replacement is allowed for the lifetime of the home, except in cases of major weather or natural events, at the discretion of the NSD Director.
7. **Unsafe, Inoperable, or Non-existent Heating and Cooling Systems.**
8. **Rotten, Unstable, or Deteriorated Subflooring**, for floor stabilization only, subject to the following conditions:
 - a. Eligible repairs must address: (i) health and safety hazards, such as trip risks in major access/egress paths, (ii) unsanitary living conditions, such as holes in floors or deterioration of building materials, and (iii) other unsafe conditions as determined by program staff.
9. **Electrical Deficiencies Creating Urgent Health and Safety Conditions**, such as loss of power to the home:
 - a. Repairs will focus on the most critical areas of the house, such as kitchens, bathrooms, and bedrooms.
 - b. Complete electrical service replacement, such as the home’s electrical service or repair of malfunctioning switches, may not be covered and are dependent on program limitations.
10. **Pier and Beam Foundation Issues** that create urgent health and safety conditions:
 - a. Eligible repairs include broken beams and settlement of piers or similar repairs that do not constitute a major house remodel or major re-leveling are eligible.
 - b. Qualified foundation repair will be for stabilization purposes only.
 - c. Foundation repairs will be limited to \$25,000 .00 including any additional repairs.

Non-Eligible Repairs:

The following repairs are not eligible for PRP services:

1. Concrete slab foundation.
2. Repairs to pier and beam foundations that may lead to instability in other major systems of the home or require additional repairs to other portions of the home as a result of the foundation repairs.
3. Foundation repairs that exceed \$25,000.00. This total includes any additional repairs the house might otherwise have qualified for.
4. Repair of homes which contain excessive furniture and/or personal items that impede safe access to the home or repair site or creates a barrier that unreasonably interferes with the completion of the repair. Contractors may decline work if an area is deemed infeasible due to inaccessibility.
5. Systems covered by a homeowners or hazard insurance policy, or repairs which were previously paid for by an insurance company but not completed by the applicant.
6. Repairs to houses which would cause or constitute non-compliance with HUD environmental review regulations or other HUD requirements if those repairs are to be paid for with CDBG funds. Repairs paid for using PayGo will not be subject to the HUD requirements and regulations.
7. Repairs to houses which would cause violations of the City of Fort Worth adopted Zoning Code, Building Code, or Fire Prevention Codes.
8. Repairs to houses that do not have proper permitting.
9. Repairs to sheetrock, ceilings, fixtures, etc., if the City, in its sole discretion, determines that such repairs are either cosmetic in nature or the unrepaired items do not represent a health or safety hazard to the occupants.
10. Repairs in excess of \$5,000.00 that will disturb painted surfaces that exceed the “de minimis” threshold, as defined by HUD.
11. Additional structures on the property are not eligible for PRP services, such as, but not limited to, detached garages and/or carports, secondary living structures and sheds.
12. Replacement of a functioning water heater to increase hot water capacity.

Repair Cost Maximums & Requirements

1. Maximum aggregate repair cost per household within any two-calendar-year period is \$25,000.00. The two-year period begins on the date the applicant receives a one-year warranty from the contractor for the first repair. After two years, applicants can reapply for additional eligible repairs up to \$25,000.00 and can continue to do so every two years with a lifetime max of \$100,000.00 per household.
2. For homes built pre-1978, if repairs exceed \$5,000.00, they must not disturb painted surfaces beyond the “de minimis” threshold as defined by HUD. If repairs exceed \$5,000.01 and exceed the “de minimis” threshold, a Risk Assessment may be required to comply with the Lead Safe Housing Rule. Any identified lead hazards must be addressed before additional repairs can be completed.
3. All CDBG funded projects are subject to Radon Testing in accordance with CPD-23-103, the Departmental Policy for Addressing Radon in the Environmental Review Process.
4. All homes assisted with CDBG funds will be subject to CDBG regulations and requirements.

5. All homes assisted with PayGo only funds will not be subject to CDBG regulations and requirements.

Time Limitations on Applications

1. Applicants that receive less than \$10,000.00 annually in repairs may apply up to once per year.
2. Repairs that cost more than \$20,000.00 but not more than \$25,000.00 are eligible to apply for services once every two-calendar years from the date of the one-year warranty that was provided to the applicant for the first repair.
3. Replacements of major systems are eligible for a one-time service to any specific system within the reasonable and expected life of the system. For example, if the program replaces a complete HVAC system in a house, replacement will only be approved once for that housing unit in a ten-year period (ten years being the reasonable and typical life expectancy of an HVAC System). Applicants will still be able to reapply for additional services as needs arise so long as they do not involve the previously replaced system.
4. It is expected that program recipients will maintain major system repairs and/or replacements for the typical life of the system, as defined in the manufacturer's warranty. For example, but not limited to, tune-ups, filter replacements, and servicing.

Housing Unit Eligibility

1. The housing unit must be owner-occupied by the applicant. Ownership will be verified using Tarrant Appraisal District (TAD) records or the Tarrant County Real Property records (or the equivalent records if the property is located outside of Tarrant County but within Fort Worth city limits). Applicants may be required to provide additional documentation proving ownership, resolve title issues, or secure consent from other owners. For example, heirship or probate situations, cases where one spouse is not on the title in a community property house acquired during marriage, or equitable title situations under Texas law such as purchasing the house under a contract for deed or homestead situations under Texas law. Applicant may be a co-owner of the house so long as applicant occupies the house as their primary residence.
2. The house must be located within the city limits of the City of Fort Worth and required to utilize City of Fort Worth water services.
3. The house must have a value of not more than 80% of the area median home price for Fort Worth, based on the most recent appraisal district valuation in the county where the property is located. The Greater Fort Worth Association of Realtors (GFWAR) will be used to determine the area median home price.
 - a. For example, if the December 2024 GFWAR Housing Report lists Fort Worth's median home price at \$334,900.00, then 80% of that amount would be \$267,920.00—the maximum eligible home value.
 - b. Other documentation, such as a recent appraisal or Broker's Price Opinion, or other objective means of establishing value, may be considered at the City's sole discretion. However, in the event the Director determines, in their sole discretion, that the repairs are necessary to address imminent health and safety concerns for the occupants and that the house's overall condition is such that the value is less than 80% of the median home price, the house shall be eligible for repairs under the PRP.

4. Housing units meeting one or more of the following criteria will be ineligible for PRP services:
 - a. Vacant or unoccupied homes;
 - b. Homes with inactive utility accounts (i.e., water, electricity, gas), unless a plan for reinstatement of utility account is documented;
 - c. Homes located in floodplain areas;
 - d. Rental properties (long-term or short term);
 - e. Multi-family housing units (as defined by the City Zoning Ordinance) including condominiums;
 - f. Duplex housing units, unless both sides of the duplex have separate owners;
 - g. Detached garages and sheds;
 - h. Converted detached structures (garage apartments, etc.);
 - i. Homes with extensive unrepaired flood or fire damage, damage due to vandalism, and/or other extensive, unrepaired damage;
 - j. Homes deemed substandard or uninhabitable by the City's Code Compliance Department or at City's discretion;
 - k. Homes primarily used for business purposes;
 - l. Homes in violation of the City Zoning Ordinance;
 - m. Homes that are under foreclosure proceedings initiated by a lender, judgement creditor, or a taxing entity; and
 - n. Homes that are infeasible to repair within the PRP cost limitations or as determined by the City's sole discretion.

Applicant Eligibility

Applicants must meet the following criteria in order to qualify for the PRP:

1. Applicant(s) must be the homeowner(s) and occupy the property. Applicants may be required to provide additional documentation proving ownership of the house, remedy any title issues, or secure consent from any other owners of the house. Information from the appraisal district will be reviewed to verify ownership.
2. Total anticipated annual household income of all persons over 18 residing in the house must be at or below 60% of Area Median Income (AMI), as established annually by HUD.
3. The household's gross annual income for the purpose of determining PRP eligibility will be calculated consistently with HUD Regulations at 24 CFR Part 5, which define sources of income to be included or excluded from the calculation. Income of all household residents aged 18 or over will be included in the total annual gross household income.
4. Documentation of all income for the 60 days preceding the application must be provided by the applicant for all adult household members. Income documentation requirements are further described in the section of this Policy titled Verification of Income and Owner Occupancy Status. Annual income will be reverified if services are not under contract within a 12-month period.
5. Household size is determined at the time of the application intake interview. Any change in household size during the application process must be documented with records that demonstrate whether and when a person has left or joined the applicant's household, such as copies of leases, recently updated driver licenses, utility bills, bank statements, or other documents showing residency. Misrepresentation of the number of household members will result in denial of the application.

6. Applicants must be current on their property taxes with the county Tax Assessor/Collector. If the homeowner is on a payment plan or deferral authorized by the Tax Assessor/Collector or other applicable authority, appropriate documentation must be submitted for review and determination that the plan meets this requirement. There is no exception to this requirement.
7. Eligible homeowners must have United States residency status consistent with the requirements and guidelines of the CDBG program and the HUD Office of Community Planning and Development (CPD).
8. If necessary, due to funding limitations, contractor capacity, or City administrative capacity, completion of PRP repairs will be prioritized based on urgency of need and vulnerability of applicant's household, assessed using the chart below. In the case of a tie in prioritization scoring, assistance will be provided to applicants with the most urgent health/safety repair issue, and then to the most elderly/disabled applicants.

Table 1: Prioritization Points Criteria and Point Awards

Prioritization Points Criteria	Max Points
Emergency Repair +10	10
Elderly (62-69 years) +1 (70-79 years) +2 (80+ years) +3	3
Severely disabled household member (based on Census Bureau definition) +2	2
Children under the age of 6 +2	2
Income Level (50 - 60% AMI) +1 (40 - 49% AMI) +2 (below 40% AMI) +3	3
No previous PRP services +2	2
PRP services within last 4 years (subtract number of services, 1 point each) – no more than 2-point reduction total	(0)
Special circumstances/other good cause as determined by the Director (up to 2 points)	2
Total Points	24

9. The following applicants will be ineligible for PRP services:
 - a. Applicants who cannot or will not provide all necessary documentation as required by this Policy, or applicants who falsify any documents, income information, household size information, etc;
 - b. Applicants who exhibit threatening or abusive behavior or language toward City staff or toward contractors assigned to perform repairs; and
 - c. Applicants who refuse to execute the necessary documents for the program, including application materials, and other documents required by the City.

Additional Limitations on Assistance

1. Repairs may be limited, or applicants may be deemed ineligible, if liability issues are created as a result of repairs. For example, excess personal belongings in the house that block contractor or inspector access, working conditions or environments that create significant liability for the City, or work that endangers the life of a contractor or inspector will be deemed ineligible for assistance or denial of PRP services.
2. Repeated non-responsiveness to phone calls or email by City staff or contractors to schedule work, absence of the homeowner at the time of scheduled appointments for inspections or repair work, and

similar barriers to access may result in delay or denial of PRP services.

3. The City retains sole discretion to approve or deny service based on this Policy.

Limited Appeal Right

An applicant may ask for a policy review and determination by the PRP Manager for approval by the NSD Director. Once this review has been completed, there are no further administrative appeals by either applicants or staff.

4. City Procedures

Verification of Income and Owner Occupancy Status

1. Verification of income and owner-occupancy status is the same for both PRP repairs funded through CDBG or PayGo funding.
2. To verify income and household size in accordance with HUD, the applicant/homeowner and all persons over 18 years of age living in the household must provide a valid Texas Driver License or Texas DPS identification showing their residency at the property and full documentation of all sources of income for the past 60 days. If any adult in the household does not receive income, they must submit a signed, verifiable income certification form in a HUD-approved format. Additional documentation may be requested to verify lack of income, such as a letter from the Texas Workforce Commission confirming ineligibility for unemployment benefits, bank statements, income tax returns, or other financial records.
3. Applicants will have 10 business days from the date of the intake appointment to submit any missing documentation. Applicants with incomplete files may receive a letter of denial of services if all documents are not received in a timely manner.
4. Applicants may be required to provide the following documents for HUD verification purposes, including, but not limited to the following:
 - a. Verification of wages, salaries, or tips (pay stubs, etc.);
 - b. Verification of child support (printouts from the Office of the Attorney General or local child support office, copies of divorce decrees, copies of bank statements, etc.);
 - c. Letters concerning Social Security or disability payments received by all household members;
 - d. Letters or other documentation of income from pensions, annuities, or other retirement income;
 - e. Bank statements for checking and savings accounts for 2 prior months to verify total income received and show interest income on savings, etc;
 - f. Brokerage or other statements showing all investments, retirement accounts, etc., for 2 months prior;
 - g. Utility bills showing proof of active utility service (water, gas, electricity);
 - h. Verification that property taxes on the house are current, on a payment plan, or deferred with the County Tax Assessor – no exception to this rule;
 - i. Verification of mortgage statements showing whether applicant has homeowners or

- hazard insurance on the house, or other documentation regarding homeowners or hazard insurance; and
- j. Income tax returns for the most recent year for self-employment or other income.
5. All income verification procedures will be consistent with HUD CPD guidelines.

Table 2: Acceptable Documents for Income Verification

Types of Information	Acceptable Verification Documents	Acceptable Third-Party Verification Documents
Wages and salaries, including base and overtime rates, bonuses and incentive payments.	Pay stubs, earning statements or W-2 form identifying employee and showing amount earned and period of time covered by employment	Signed and dated form or letter from employer specifying amount to be earned per pay period and length of pay period
Tips/gratuities and self-employment	Notarized statement from applicant or form 1040/1040A showing amount earned	None
Income maintenance, AFDC, welfare, Social Security	Copy of check issued by agency or Award letter signed by agency	Signed and dated verification form signed showing amount and period received
Unemployment/Worker's Compensation	Copy of check issued by agency or Award letter signed by agency	Signed and dated verification form showing amount and period received
Child Support Payments	Copy of payment records furnished by court or Attorney General's office, signed and dated, showing amount received or divorce decree showing amount of support or copy of uncashed check	Statement written from paying parent
Interest/dividends	Passbook showing interest received and period covered or income tax return, or dividend statement from bond holder or stock company	Dated and signed verification form completed by savings institution showing amount and period received
Assets	Passbooks/letters completed by bank or real estate tax assessment or appraisal of real property or statement signed by applicant specifying assets	None

Environmental Review (Part 58)

All applications for the Priority Repair Program are subject to environmental review as required by 24 CFR 58 (also known as Part 58) and must receive a review by the City of Fort Worth's Neighborhood Services Department who serves as the entity responsible to determine if the project may be classified as:

1. Exempt activity under 24 CFR 58.34 (Exempt activities)
2. Categorical exclusion under 24 CFR 58.35 (Categorical exclusion)
3. Emergency under 24 CFR 58.33 (Emergency)

If an application is determined not to meet the requirements for classification as Exempt activity, Categorical exclusion, or Emergency, then the application must be rejected. The City will not accept an application that does not meet one of the above three categories nor will the City conduct any repair work requiring an Environmental Assessment (24 CFR 58).

All Priority Repair Program environmental review documentation will be kept on file within the Neighborhood Services Department.

All applications for work funded with PayGo will be exempt from an environmental review. No CDBG grant funds will be spent on any applicant/home that has not had an environmental review as required by HUD 24 CFR 58.

Program Administration

1. The administrative procedures for this Policy are designed to achieve the primary purpose of the PRP, which is providing services to the most vulnerable applicants with the most urgent repair needs. These administrative procedures are also designed to consider the high demand for PRP services, the limited funding available for the services, and staff capacity to administer the PRP. To the extent feasible, and within the constraints of HUD guidelines and applicable City policies, administrative procedures for the PRP will be consistent with standard practices for similar programs such as those provided by state or local government entities or non-profits that provide services to low-income households. The administrative procedures in this Policy may be revised by the Director from time to time to incorporate industry standards and best practices in order to increase administrative efficiency to better meet the needs of eligible households and to fulfill the purposes of the PRP.
2. Only complete applications will be included in the regular prioritization process. Failure to provide all HUD-required documentation may result in denial of PRP services. Applicants will be given 10 days to provide all required documentation. Denial letters will be sent to applicants not providing full information by the end of this 10-day period.
3. Appointments will be scheduled with applicants to complete the full application and provide the applicant an opportunity to ask any questions about the PRP services. Repeated failure by an applicant to keep appointments may result in denial of PRP services.
4. On-site inspections to verify eligibility of the repair will be scheduled for program repairs. Scheduling on-site inspections will correspond with priority level of the applicant to the greatest extent feasible. If the on-site inspection or subsequent contractor inspection determines that the estimated cost of repairs will exceed program limits, the repair will be determined ineligible, and a denial letter will be sent to the applicant.
5. Repairs will be completed as soon as feasible within the following constraints:
 - a. HUD regulations;
 - b. Environmental review requirements;
 - c. Availability of funding;
 - d. Contractor and staff capacity and availability;
 - e. Weather conditions; and
 - f. Applicant's cooperation in providing any additional required documentation to establish eligibility and access to the house.
6. Applicants must be present for NSD inspections, and for City-required building inspections performed by the City's Development Services Department. Failure to provide access for inspections may result in temporary or permanent denial of PRP services and/or possible voiding of contractor's one year warranty. Applicants will be asked to provide additional and alternate contact information so that, if necessary, attempts can be made to follow up with the applicant to schedule necessary inspections. Staff

will document three attempts to contact the applicant, but if there is no response after the third attempt, a denial letter will be sent to the applicant.

7. Applicants must be present for the contractor's visit to perform the work. Applicants may only reschedule the contractor appointments for the repair work once, unless the applicant can provide verification that an additional rescheduling request is necessary due to health or other urgent issue beyond applicant's control. Additional or multiple requests for rescheduling of contractor work may result in denial of PRP services.
8. To ensure the ongoing effectiveness of the PRP, the Director may modify, amend or add additional administrative procedures to the ones set out in this Policy, within the above-listed limitations and based on the primary purposes and goals of the PRP. The policy in place at the time of the start of repair will be the prevailing policy for the work being performed.

Director Review, Determinations and Waivers

Review of Eligibility and Policy Interpretation

If this Policy does not explicitly address a particular specialized or unique construction, repair situation, or eligibility issue, the Neighborhood Services Department Director is authorized, at their sole discretion, to make a determination based on the underlying purpose and principles of the PRP and all applicable state, federal and HUD regulations.

In the Director's review of particular cases, the following will be considered:

- Is the repair imminently necessary for health or safety of the homeowner?
- Will the home's condition or habitability significantly decline if the repair is not completed?
- Is there another objective method to determine the home's value or eligibility for repairs?
- Are there unique conditions or good cause reasons to justify the repairs?

No repairs will be approved if not eligible under HUD requirements, CDBG program regulations, or State or local laws.

5. Appendix A

Index of Changes to the Priority Repair Program Policy (since October 2022)

DATE	M&C Number	Policy Change Description
January 10, 2023	M&C 23-0017	Formally waived the lien requirement for improvements between \$20,000 and \$25,000 until determined needed at the sole discretion of the Director
September 27, 2022	M&C 22-0760	Increase the per house expenditure limit to \$25,000.00; Authorize the use of forgivable loans secured by liens for Priority Repair Program Home Repairs that exceed \$20,000.00 in a Two-Year Period and make other changes necessary to increase effectiveness and efficiency; authorize an increase in the City's home repair program contract authority by \$900,000.00 for a Total Five Year (Fiscal Years 2019-2024) Contract Authority of \$33,931,974.94.