



Minor Home Repair Program

Frequently Asked Questions

Updated as of October 1, 2024

What is the City of Corpus Christi's Minor Home Repair Program (MHRP)?

The MHRP makes funding available to assist homeowners who are unable to make minor home repairs to their homes. The program provides a grant for roofing, plumbing, electrical, HVAC systems, minor structural repairs, and accessibility modifications up to \$25,000. The Planning and Community Development Department (PCDD) administers the program on behalf of the City of Corpus Christi for owner-occupied residences located within the City of Corpus Christi city limits.

What is the source of program funding?

The Minor Home Repair Program (MHRP) is funded by the U.S. Department of Housing and Urban Development (HUD) through the Community Development Block Grant (CDBG). This year, approximately \$1.14 million is available to assist 45 homeowners.

What can I receive assistance for?

Eligible repairs must impact health and safety and may include roofing, plumbing, electrical, HVAC systems, minor structural repairs, and accessibility modifications.

What if my name is not on the utility bill?

You must provide proof of residency in the home including but not limited to: water utility bill, electrical bill, establishment date of homestead exemption, or issuance date of valid Texas Identification.

Who administers the MHRP for the City of Corpus Christi?

The City's Planning and Community Development Department administers the MHRP under the guidelines set forth by HUD. Applications will be supported and processed by Housing Program Division staff. The City of Corpus Christi approves and disburses all program payments.

Am I still eligible for the MHRP if I received assistance from another program?

Applicants **cannot** receive funding for the same purpose from more than one source. If you received home rehabilitation assistance from the City of Corpus Christi, Rising Tide Ministries or any other HUD CDBG funded rehabilitation programs, you will not be eligible until after five years from when you were assisted. (Homes that have participated in Weatherization Assistance Programs are not excluded from participation).

Example: An applicant received home repairs through Rising Tide Ministries last year. The

applicant will not receive any further assistance for home repairs until after five years.

How does the program provide payments for repairs?

Selected contractors will be reimbursed for repairs in accordance with agreements and contracts executed in accordance with program rules and regulations. No payments will be made directly to the homeowners. Eligible applicants will be required to sign an agreement before repairs can be made.

Who can apply for the MHRP?

Applicant must be at least 62 years of age or disabled or a Veteran. Anticipated annual gross household income must not exceed the 50 percent Area Median Income guidelines listed in the table below. (Minor earned income is excluded.)

Household Size	1	2	3	4	5	6	7	8
Income 50%	\$27,650.00	\$31,600.00	\$35,550.00	\$39,500.00	\$42,700.00	\$45,850.00	\$49,000.00	\$52,150.00

<https://www.hudexchange.info/resource/5334/cdbg-income-limits/>

What do homeowners need in order to be eligible for the program?

Homeowners must be able to demonstrate the following to be eligible for the program:

- Applicant must be a U.S. citizen or Resident.
- Applicant and all adult household members must have a valid photo identification.
- Applicant must be at least 62 years of age or disabled or a Veteran.
- The property must be located within the city limits of Corpus Christi.
- Applicant must have owned & occupied the dwelling for at least one year from date of application.
- Must have an established Homestead property exemption.
- Home must be owner occupied.
- Home must be the primary residence of the Applicant.
- If applicable, mortgage must be current. No owner financed or rent to own homes.
- Home must not have participated in other HUD CDBG funded rehabilitation programs to avoid duplication of benefits. Homes that have participated in Weatherization Assistance Programs are not excluded from participation.
- Home must be able to be safely accessed to inspect all areas of the home.
- Property taxes must not be delinquent for any tax year unless the applicant has entered into a written agreement with the taxing authority outlining a payment plan for delinquent taxes and is abiding by the written agreement.
- No judgements or liens for child support or taxes.
- No foreclosure or short sale pending on the home.
- Applicant's annual gross income must be at or below 50 percent of the Area Median Income.

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What type of home critical repairs qualify for the program?

- Running water availability
- Ceiling leaks when it rains or other roof issues causing structural damage
- Space Heater or stove is the only heating option
- Home does not have air conditioning
- Home has air conditioning, but the unit does not have a heating option
- There is a sewer wastewater back up when using the sink, toilet, bathtub or shower

- The gas lines to the appliances are not safe to use

How do I apply for this program?

Eligible applicants residing in the City of Corpus Christi can apply online via the City's website using the Neighborly Software portal at <https://www.cctexas.com/gmd> . If online access to the application is a challenge, applicants may receive assistance at the La Retama Central Library from October 8, 2024-October 22, 2024, during the following hours of operations:

La Retama Central Library (Main)
805 Comanche Street
Tuesday-Friday: 10:00 a.m. to 6:00 p.m.
Saturday and Sunday :- 1:00 p.m.to 5:00 p.m

Is there a deadline to submit my application?

Yes, the deadline is Tuesday, October 22, 2024. Late applications will not be accepted.

What do I do if I have trouble with the online system (for example, uploading documents or saving changes to my application)?

Please make sure that you are using an updated Internet browser when trying to upload documents in the Neighborly Software Applicant Portal.

I submitted my application but have not heard from the program. What is the status of my application?

The program is working to process applications as quickly as possible. You can access your application status via the Applicant Portal. If the program needs any additional information, a Program Specialist will reach out directly to you.

How will applications be prioritized?

Applications will be entered into a lottery. The lottery will select 45 applicants. Selected applicants must meet program qualifications. Applicants not selected in the lottery are encouraged to apply next year.

How will applications be processed and maintained under the MHRP?

Applicant information, including applications and any other supporting documentation, will be housed in the program's online portal which is accessible to both the homeowner and City staff. Applicants will receive program notifications and updates regarding their applications from the online system and can contact Program Specialists via the online portal. All information is subject to the City's and HUD's record retention requirements.