



Montgomery County *Grants & Community* DEVELOPMENT

501 North Thompson St, Ste 200
Conroe, TX 77301

Rebecca Ansley
Director

Amanda Vance
Assistant Director

Dear Applicant,

Date:

Attached is a copy of the *Rehabilitation Program Guidelines and Policies* and an *Application* for the Montgomery County Grants & Community Development (MCG&CD) Housing Rehabilitation Program. Please read the Guidelines and Policies to see if you are eligible for this program. If you feel you are eligible, complete and submit an ORIGINAL application and submit LEGIBLE COPIES of all your documents, as needed for MCG&CD to determine your eligibility for the Housing Rehabilitation Program.

MCG&CD is not responsible for obtaining your documents. Please submit an original application, but do not submit originals of any of your documents. MCG&CD is not responsible for any documents being returned to you, whether you qualify or not. Please submit your completed application along with ALL documentation to our office. If you have any questions, please call Sonia Hackett or Stacey Doane at (936) 538-8060.

Submit your original application with copies of all documents to:

Montgomery County Community Development
501 N. Thompson Street, Suite 200
Conroe, Texas 77301

MCG&CD has the right to ask you to provide certified copies of documents when necessary. MCG&CD may request additional documents. Qualifying for rehabilitation of your home does not guarantee you will receive assistance. Qualifying means that you are eligible to be considered. Final funding decisions are at the discretion of MCG&CD.

Montgomery County partners with other agencies who also provide rehabilitation assistance. Any owner who previously received housing rehabilitation assistance from MCG&CD or any of our collaborating agencies, is not eligible for additional assistance.

Sincerely,

Rebecca Ansley
Director

Note: Information and documents submitted pursuant to this application process are deemed to be public records and will be disclosed accordingly. However, while financial and credit information may be confidential, the County will process requests for this information pursuant to the provisions of the Open Records Act. Additionally, if there are documents or information that you feel should not be released because of trade secret issues, please provide a written explanation and identify the document or information in question.



1022 McCall Street
Conroe, TX 77301
936-539-9211



P.O. Box 2624
Conroe, TX 77305
936-441-4663



504 East 27th Street
Bryan, TX 77803
877-260-4925



143 Forest Service Rd.#233
New Waverly, TX 77358
936-344-6677

MCG&CD HOUSING REHABILITATION PROGRAM GUIDELINES & POLICIES

A. ELIGIBILITY OF PROPERTY

1. **Location.** The MCG&CD Housing Rehabilitation Program is coordinated and funded by a federal entitlement grant from the department of Housing and Urban Development. Consequently, only residences located in Montgomery County and outside the city limits of Conroe are eligible for assistance.
2. **Primary Residence. Only Existing Homeowners are eligible for assistance.** The current Homeowner must use the property as a primary residence. The Homeowner must be occupying the residence and must have occupied the residence to be rehabilitated for at least 3 years prior to application in order to be eligible for assistance. For the purposes of these guidelines, a current homeowner is the person whose name appears on the deed filed of record to the property and the home, and is occupying the residence. The deed, filed of record, must be in the name of the Applicant at least 3 years prior to the submission date of the application. The current Homeowner must continue to maintain the Property as their primary residence during the period of affordability. The Period of Affordability means the time during which the homeowner must comply with all regulations as defined by the Rehabilitation Program Guidelines and Policies. For the Rehabilitation Program, the period of affordability is five (5) years. The Period of Affordability shall commence upon completion of the rehabilitation and shall run for five (5) years thereafter.
3. **Type of Property.** The type of properties to be assisted will be limited to single-family residences. Single-family residences are one-unit structures that are detached from any other housing with open space on all four sides. Applicants must have legal access to their own property. If there is no public right of passage available, the project will not be eligible.
4. **Cost of Rehabilitation.** To qualify, the property must be substandard and suitable for rehabilitation. The property must need rehabilitation to meet HUD Housing Quality Standards (HQS). Rehabilitation funds per home are limited to that which is necessary to make a house decent, safe and sanitary. Where all deficiencies are to be corrected, rehabilitation costs shall not exceed 75% of the home and land appraised value or \$60,000.00, whichever is less. Where documentation and/or circumstances prove reasonable, the MCG&CD Housing Rehabilitation Program has the discretion to approve additional funds. The amount approved on each project is based on the approved work to be completed and the availability of funds. There is no guarantee that every residence will receive maximum funding, and there is no entitlement by the Homeowner to maximum or any funding. There is a possibility that prior to or during construction; the intended cost of the project could change. The cost could increase or decrease depending on the circumstances. The Homeowner will be notified in writing of any change to the intended work by the Project Supervisor.
5. **Zoning and Other Land Use Regulations.** The property must be in compliance with all local government zoning ordinances, special district regulations, and County subdivision regulations and permitting processes including minimum lot sizes. Proof of compliance may be required at the time of application.
6. **Homeowner's Insurance.** Proof of Homeowner's insurance must be submitted to MCG&CD with the application. Homeowners are required to maintain flood (where applicable) and hazard insurance throughout the affordability period and submit proof of such insurance on an annual basis. Failure to maintain flood insurance (where applicable) and hazard insurance throughout the period of affordability (no less than five (5) years from the completion of the rehabilitation project) SHALL result in default and is grounds for requesting payment on the Promissory Note owed on the rehabilitation. It is highly recommended Homeowners maintain insurance policies set forth for the life of the home.
7. **Condition and Maintenance of Property.** The property must be clear of trash, old cars, junk, old equipment, appliances and materials not in use, and other unsightly, unsafe, and/or unsanitary conditions. The Homeowner must maintain their property in good condition throughout the period of affordability (no

less than five (5) years from the completion of the rehabilitation project). The property must not be used for illegal purposes.

8. **Home-Based Businesses.** Over fifty percent (50%) of the property may not be used for business purposes. The portion of the property used for business purposes is not eligible for rehabilitation. The Homeowner must provide all documentation regarding financial information, whether business related or otherwise, as requested by MCG&CD.
9. **Property Title Holder.** The title or deed of the property/mobile home must be in the Homeowner/Applicant's name. Only title holders who live on the property or own the home are eligible for assistance. The Applicant must occupy the residence, and be named as title holder to the property/mobile home on the deed. Property cannot be held by siblings, spouses, or any party not occupying the residence.
10. **Clear Title.** All taxes and mortgage payments must be current and the title to the property must be clear of any mechanic's liens. Property being purchased under a Contract for Deed is not eligible for the Rehabilitation Program. Properties subject to any pending legal proceedings such as divorces, lawsuits, foreclosures, or seizure by local, state, or federal authorities are not eligible for assistance. If the taxes on the property are not current, the Homeowner must be on a payment plan, approved by the Montgomery County Tax Office. To qualify for assistance, the Homeowner must be current on all Homeowner Association Dues, Property Owner Association Dues, or any other land encumbering dues or taxes. The Homeowner must provide a letter from the association stating that the Homeowner has paid the appropriate fees and the property is clear of liens and other encumbrances. The MCG&CD Housing Rehabilitation Program does not pay Property Association Dues.
11. **Proof from Mortgage Company.** If the Homeowner is paying for the home under a mortgage or other financing method, the Homeowner must provide a letter from the financing individual or institution stating the Homeowner is current on mortgage payments. Only Homeowners current on mortgage payments and/or other type of home financed payments, such as home equity loans, are eligible for assistance.
12. **Previous Assistance.** Any homeowner who previously received housing rehabilitation assistance from Montgomery County Grants & Community Development or any of its collaborating partners, is not eligible for additional assistance. Any Homeowner who has previously received any assistance for housing rehabilitation, from any source, must report that assistance to MCG&CD Housing Rehabilitation Program. Failure to report previous assistance of any type is considered fraud, and is immediate grounds for denial of a rehabilitation application. Further, MCG&CD, The U.S. Dept. of Housing, or other authorities may seek prosecution of the fraud to the fullest extent, permitted by law.
13. **Previous Applicants.** Any Homeowner who has submitted an application to the MCG&CD Housing Rehabilitation Program, and the application/file has been closed/denied by MCG&CD, is not eligible to reapply for assistance for six (6) months, regardless of the reason for the closure of the application/file. If the application remains incomplete after 6 months, the Case Manager will send the Homeowner a notification letter and the file will be closed.
14. **Work to be performed.** All work carried out under The MCG&CD Housing Rehabilitation Program will be performed as set out in the contracts and the attached exhibits. The Homeowner or other parties cannot substitute, change, or alter the work to be performed without written consent from Project Supervisor or designated Responsible Partner of the Collaborative. Any negotiating or changing of the approved work is grounds for immediate termination of the contracts and the project. Approved work will consist of rehabilitation only necessary to accomplish a safe, sanitary, and decent home environment.
15. **Built before January 01, 1978.** In accordance with Federal Regulation, with regard to lead-based paint, all homes built before January 01, 1978 are presumed to have lead paint and will need to be checked for lead paint hazards.

- 16. Flood Areas.** Any property located in the Special Flood Hazards Area may not be eligible for rehabilitation from MCG&CD Housing Rehabilitation. Section 102 (a) of the Flood Disaster Protection Act requires the purchase of flood insurance in connection with any form of financial assistance for repair or improvement of any publicly or privately owned building located within the special flood hazard area for the life of the building/structure. If the Homeowner lives in a flood plain not designated as a Special Flood Hazard Area, or if the residence received flood damage in previous declared disasters, Montgomery County Grants & Community Development reserves the right to require flood insurance. If the Homeowner does not have the appropriate insurance and cannot obtain and maintain insurance, MCG&CD Housing Rehabilitation Program WILL NOT approve rehabilitation assistance.

B. ELIGIBILITY OF EXISTING HOMEOWNER/APPLICANT.

- 1. Homeowner Application.** The Homeowner must complete the required Rehabilitation Program Application, the required Data Form, Home Occupant Statistical Information Form(s), and provide all of the Rehabilitation Program required documentation. Any Homeowner, who has submitted an application to MCG&CD and the application/file has closed, is not eligible to reapply for assistance for six months, regardless of the reason for the closure of the application/file.
- 2. Owner / Occupancy.** The owner-occupant of a single-family dwelling must meet the definition of an Existing Homeowner. Existing Homeowner for the purposes of these guidelines means: A Homeowner whose name appears on the deed filed of record to the property and the home, and is occupying the residence. Multi-party deeds are not acceptable unless it is a spousal relationship and the spouse is occupying the residence and has agreed to participate in this program, including the signing of all documents. The title of the property must be in the occupying Homeowner/Applicant's name. Only title holders who live on the property, and in the residence, for a period of not less than 3 years are eligible for assistance. The Applicant must occupy the residence, and be named solely as title holder to the property/mobile home on the deed to qualify for assistance. The property cannot be held by siblings or other parties not occupying the residence. The property must have been in the Homeowners name for a period of at least 3 years. The current Homeowner must continue to maintain the Property as their primary residence during the period of affordability (no less than five (5) years from the completion of the rehabilitation project).
- 3. Proof of Ownership.** An Existing Homeowner shall verify that the property to be rehabilitated is their principal place of residence prior to the date of approval of assistance.
 - a. Documentation must be obtained showing evidence of recorded ownership** by virtue of Special Warranty Deed or General Warranty Deed. Such documentation must be verified by title certificate. Title Searches and Deeds are routinely referred to the County Attorney for review and verification.
 - b. Mortgage companies and financial institutions must verify mortgages.** Any costs associated with this verification must be paid by Applicant.
 - c. Contracts for Sale or Deed are not acceptable as proof of ownership** since they do not convey legal ownership of property.
- 4. Competency of Homeowner.** The Homeowner/Applicant must demonstrate to a degree which would be agreed upon by average citizens the mental competency and capacity to understand and sign contractual agreements that will essentially encumber the Homeowner's residence.
- 5. Low and Moderate Income.** The Existing Homeowner's household income must be at or below the U.S. Department of Housing and Urban Development income limits. The Homeowner must provide all documentation regarding financial information, whether business related or otherwise, as requested by MCG&CD.

Median household income levels for Montgomery County are determined by HUD on an annual basis.

Household Income. **Household income includes any income earned by any adult (18 or older),** who is currently residing in the unit, unless residence in the unit is a result of physical disability, or the individual is a full-time student (12 hours or more).

- (1) **Sources of income** which are to be included in the determination of household income include:
 - (a) Income from Employment, Self -Employment Income
 - (b) Social Security, SSI, Disability
 - (c) Retirement, Pension
 - (d) Child Support
 - (e) AFDC
 - (f) Interest Income (This includes interest on CD's, or savings.)
- (2) **Assets:** The Homeowner/Applicant shall not have liquid assets in excess of:
 - (a) **for Homeowners/Applicants under 62 years of age:**
\$10,000 for a one-person household
\$15,000 for a two- person household
\$20,000 for a three or more person household
 - (b) **for Homeowners/Applicants over 62 years of age and/or any Applicant who is disabled or handicapped:**
\$25,000 for a one-person household
\$30,000 for a two or more person household

Assets include but are not limited to: checking accounts, savings accounts, Certificates of Deposit (CDs), additional property, vehicles, IRA accounts, 401k accounts, stocks, bonds, cash, jewelry, acreage, and the like.
- (3) Information and/or detailed documentation in support of income eligibility must be obtained and reviewed by MCG&CD prior to application approval.
- (4) Household income will be verified at the time of eligibility. It is the responsibility of the Existing Homeowner to notify MCG&CD if household income changes. Failure to notify MCG&CD of changes in income status is considered fraud and may cause the Applicant to be permanently barred from seeking assistance from MCG&CD Further, Montgomery County, The U.S. Dept. of Housing, or other authorities may seek prosecution of the fraud to the fullest extent permitted by law.
- (5) Applicants who own stocks, bonds, Certificates of Deposit, and the like should be prepared to utilize (cash in) those in conjunction with the project.

6. Resident Safety. For the safety of the resident, volunteers and contractors, residents may be required to secure a place to stay and remain off of the property during the construction process as determined by the Construction Administrator. Residents may be required to package and remove belongings from the residence to facilitate the construction work in a safe manner. MCG&CD is not responsible for housing Homeowners, the removal of the Homeowner's personal property from the residence, nor the cost either. Neither MCG&CD nor Montgomery County are liable for the belongings of the Homeowner, whether the belongings are in the residence or stored off site. In the case of minor repairs,

some Homeowners may be allowed to reside in the residence during the repairs, however, this will only be allowed with prior approval from the MCG&CD. A storage pod may be used in certain circumstances to facilitate the storage of the applicant's personal property during the course of the project if there is ample room to locate one on the property.

- 7. Plan of Action.** In the event that the project becomes a reconstruction project, Homeowners must complete and have on file with Montgomery County Grants & Community Development a *PLAN OF ACTION* with regard to where they will temporarily relocate and how the temporary relocation will be accomplished, including details of how the Homeowner will pack and store their belongings, before rehabilitation of the home will begin. Homeowners must follow their *Plan of Action*.
- 8. Minor Inconveniences.** Minor inconveniences or damage to the Homeowner's property, such as flower beds, shrubs, culverts, and the like, should be anticipated during construction. Although contractors and volunteers will strive to limit damage to yards and personal property of the Homeowner, it is inevitable that some will occur. Neither Montgomery County nor The MCG&CD is responsible for such damage. The homeowner is responsible for providing electricity during the construction phase of the project. Workers may use electric power tools, lights or other electrical devices while working on the property. The homeowner is responsible for the electric bill. Contractors will make every reasonable effort to use as little electricity as possible including in many cases the use of generators.
- 9. Stop Work Clause.** Circumstances could arise that make the completion of the project no longer feasible nor productive for Montgomery County Housing Rehabilitation, in which case the MCHRC may stop the project after the signing of paperwork, and before OR after the work has begun. The Homeowner must recognize that any removal of items, yard clean-up, or discarding of trash, debris, materials, or other items, in preparation and anticipation of the project, is at the Homeowner's expense and responsibility. Neither Montgomery County nor the MCG&CD Housing Rehabilitation Program are responsible for and will not replace any items discarded, whether the project is completed or not.
- 10. Promissory Note.** Homeowners must sign a promissory note and agree to follow its terms and conditions.
- 11. Power of Attorney.** Homeowners must sign a special power of attorney granting the Director of Grants & Community Development authority to handle necessary affairs of the project including the endorsing of the Homeowner's name when necessary on documents.
- 12. Annual Certification and Review.** Homeowners must agree to submit an annual *No Change in Circumstance Form* provided by Grants & Community Development. Annually, Homeowners accepted into the program may receive a form requesting information regarding the financial and qualification status of the homeowner and the occupants of the home. Homeowners are required to submit to the Grants & Community Development Department the completed form on or before the date requested. Homeowners may be required to complete the form for each year of the five years the homeowner is in the program. Failure of the Homeowner to submit the required form is grounds for requesting payment on the Promissory Note owed on the repairs and/or reconstruction. In the event of a Homeowner's death, the Family Administrator of the Homeowners estate must contact the Director of Montgomery County Grants & Community Development within 30 days after the death of the Homeowner. It then becomes the responsibility of the Homeowners Family Administrator to fulfill the remaining term of the affordability period. The home must be occupied by a person(s) who is income eligible under the current year HUD income guidelines, as stated in Section B.5 of these guidelines. If the Family Administrator is unable to secure a new qualified resident for the remainder of the contracted affordability period, the Program contract obligation will be enforced and any remaining debt will be due immediately.

C. LEGAL RESIDENCE OF COUNTY

To qualify to receive assistance, the Homeowner/Applicant must be a legal resident or qualified resident alien of the United States of America and of Montgomery County. Proof of legal residence must be provided at the time of the application.

D. FINAL FUNDING DECISIONS

Final funding decisions are at the discretion of the MCG&CD. MCG&CD staff members do not have the authority to “promise” or “commit” to any project. Homeowners must understand that this is a voluntary program that they are requesting. There are no guarantees of funding or entitlement to these funds. Eligibility does not mean that a Homeowner is accepted into the program.

Applications can be submitted to the MCG&CD office year round however only complete applications will be considered for funding. Assistance completing the application may be arranged for anyone who is homebound, impaired, disabled or unable to come in to the office. Applicants not selected will be notified by mail. Applicants may reapply after six months and will be required to update financial information at that time.

Applications will be considered once all required documentation is received. A decision will be rendered based on income eligibility and approval of all official documents relevant to the property and ownership. Project start dates may begin several months from time of the application.

Failure to comply with Housing Program Guidelines throughout the rehabilitation process is grounds for immediate termination of assistance. This program is voluntary.

E. FAIR HOUSING

Montgomery County will take measures to make the Housing Rehabilitation Program accessible to persons who are considered members of a protected class under the Fair Housing Act, hold informational meetings in buildings that are compliant with the Americans with Disabilities Act (ADA), provide sign language assistance when requested, and provide special assistance for those who are visually impaired when requested.

Montgomery County does not discriminate against anyone based on race, color, religion, sex, disability, familial status, or national origin.

F. DISPUTE RESOLUTION

Applicants can file complaints or grievances to Montgomery County on any issue or concern that may arise during their application review period and/or during the time that work is being done on their home. Appeals may be submitted in writing with photos to support claims to:

Appeals Committee
501 N. Thompson, Suite 200
Conroe, TX 77301.

The appeals committee consists of appointees from each precinct plus at-large appointees. The committee will review the file and respond within two weeks of receipt of the written appeal.





Montgomery County
Grants & Community
DEVELOPMENT

501 North Thompson St, Ste 200
Conroe, TX 77301

Rebecca Ansley
Director

Amanda Vance
Assistant Director

HOUSING REHABILITATION PROGRAM

I have read The Montgomery County Grants & Community Development (MCG&CD) Housing Rehabilitation Program Guidelines and Policies. I understand the Guidelines and Policies and agree to comply with them. I have made every effort that I can to repair my home. I have exhausted all resources available to me. I sincerely request to be considered for this program. I understand this is a voluntary program. I will be a positive advocate for The MCG&CD Housing Rehabilitation Program.

Signed on the _____ day of _____, _____.

Homeowner: _____

Homeowner: _____



Montgomery County Grants & Community Development Housing Rehabilitation Program Guidelines and Policies Receipt

My name is _____. I have read the attached MCG&CD Housing Rehabilitation Program Guidelines and Policies, or had them read and explained to me by:

(Please print name, address, & phone number of person assisting the Applicant/Homeowner.)

I understand the attached MCG&CD Housing Rehabilitation Program Guidelines and Policies. I understand the funds relating to this program are Federal dollars that come to Montgomery County through the Community Development Block Grant Program. I understand requesting assistance may require an investigation into the answers and documentation provided by me in association with this Program. I understand that providing false information to obtain assistance is considered fraud, and is grounds for immediate termination or denial of funding. Further, Montgomery County, The U.S. Department of Housing & Urban Development, or others, may seek prosecution to the fullest extent permitted by law.

I understand that this assistance is in the form of a forgivable loan with a five (5) year period of affordability with the following (but not limited to) obligations:

1. I must maintain the Property as my primary residence for a period not less than five (5) years;
2. I must keep the Property in good repair and condition during this period;
3. I must pay all taxes and assessments on the Property before delinquency during this period;
4. I must maintain a homeowners insurance policy on the Property during this period;
5. I must not make the Property available for rent or lease during this period.

Signature of Applicant Date _____

Signature of Co-Applicant (*spouse, co-owner, guardian, interested party*) Date _____

Please note: If the Applicant is married or has a partner, a spouse, or partner, whether considered Common Law Marriage or otherwise, must sign the application.

Signature of Person Assisting Applicant (*If Applicable*) Date _____

Rebecca Ansley
Director, Montgomery County
Community Development and Grants



Date Received

Case #

**MONTGOMERY COUNTY GRANTS & COMMUNITY DEVELOPMENT HOUSING
REHABILITATION**

501 N. Thompson, Suite 200 | Conroe, TX 77301

REHABILITATION PROGRAM APPLICATION

Please answer all questions completely and truthfully.

APPLICANT – LEGAL FIRST AND MIDDLE NAME

APPLICANT – LEGAL LAST NAME

CO-APPLICANT – LEGAL FIRST AND MIDDLE NAME

CO-APPLICANT – LEGAL LAST NAME

APPLICANT SOCIAL SECURITY #

CO-APPLICANT SOCIAL SECURITY #

APPLICANT PHONE NUMBER

CO-APPLICANT PHONE NUMBER

APPLICANT EMAIL

CO-APPLICANT EMAIL

Physical Property Address:

Mailing Address:

Detailed directions to property:

Please provide the info below for **ALL** members of your household that reside in your home:

Full Name	Age	Social Security #	Relationship

APPLICATION QUESTIONNAIRE:

Do you live in Montgomery County?

☐ ☐**YES NO**If no, **STOP!** This program is for Montgomery County residents **ONLY!**

Do you own your home?

☐ ☐**YES NO**If no, **STOP!** This program is for homeowners **ONLY!**

Is your property clear of weeds, debris, trash, old vehicles, junk and other unsightly, unsafe and/or unsanitary conditions?

☐ ☐**YES NO**

If the property needs to be cleaned up, are you capable of having this done?

☐ ☐**YES NO**

Is your property used for business purposes?

☐ ☐**YES NO**

If yes, what kind of business? _____

What percentage of the time is the property used for business? ____ 25% ,50%,75%,100%

Do you have and pending legal proceedings such as divorce, lawsuits, Bankruptcy, foreclosures, or other? Do you have a seizure by local, state or Federal authorities? If yes, please explain:

☐ ☐**YES NO**

Are your property taxes current?

☐ ☐**YES NO**

If no, are you on a payment plan? Document of payment plan required.

If you are behind, please explain:

Is your home insured? If yes, please provide a copy of the policy.

☐ ☐**YES NO**If no, **STOP!** homeowners insurance is **REQUIRED** for the program.

Is your home or property in a flood plain?

☐ ☐**YES NO**

Does water stand on your property?

☐ ☐**YES NO**

If yes, please explain:

Do you live in a subdivision?

☐ ☐**YES NO**

If yes, please list subdivision name: _____

Are you current on Home Owners/Property Owners Association dues and maintenance fees? If no, please explain including amount owed and any pending legal proceedings:

☐ ☐**YES NO**

**Note: If application is approved, written approval from HOA/POA will be required prior to any rehabilitation work can begin.*

In which type of home do you reside? Select all that apply:

- ☐ Single Family ☐ Multi-Family ☐ Condo/Townhouse
☐ On Foundation ☐ Pier/Beam ☐ Mobile/Manufactured

Any structural considerations we should be made aware of, such as room attachments that were not part of the original home, decking/porches or freestanding roofs?

Please explain:

What year was your home built? _____

How long have you lived in the home? _____

Does your property have a pipeline or utility easement running within the Property lines? If yes, please explain:

☐ YES ☐ NO

Do you have a physical disability that will require us to make special accommodations to your home for rehab preparations?

☐ YES ☐ NO

If yes, please explain:

Do you have extreme safety concerns with the living conditions at your Home? If yes, please explain:

☐ YES ☐ NO

How many residences are on your property? _____

How much land do you own? Acres _____ Lots _____

What is your Annual Gross Income: \$ _____

Have you ever home rehabilitation assistance from any local, state or Federal entity? If yes, please explain – Date, Amount of funds received, name of entity that provided assistance:

☐ YES ☐ NO

Please provide a detailed description of the repairs/rehabilitation that your home is in need of. How will you request that the Montgomery County Housing Rehabilitation Collaborative funds be used to improve the living conditions of your home? Please include any septic issues that may need repairs.

Warning: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government

REHABILITATION APPLICATION STATEMENT OF TRUTH AND UNDERSTANDING

I understand that although I may qualify for assistance, the application process alone does not guarantee funds to assist my needs.

I understand that I must provide all of the required documentation and meet all eligibility requirements prior to being selected for the rehabilitation program.

I understand that the program is mutually voluntary and at any point rehabilitation efforts may cease at the discretion of either party – MCG&CD, Contractors or Applicant.

I understand the questions in this application and provided truthful and honest answers, which are reflected in writing on these pages. I have provided accurate documentation as requested in this application.

I understand these answers and the supporting documentation are being used for consideration to participate in the Montgomery County Housing Rehabilitation Program.

I understand some or all of these funds may be Federal dollars that come to Montgomery County through the Community Development Block Grant Program.

I understand requesting assistance may require an investigation into the answers and documentation provided by me in association with this Program and application.

I understand that providing false information to obtain assistance is considered fraud, and is grounds for immediate termination or denial of funding. Further, Montgomery County, The U.S. Department of Housing & Urban Development or others, may seek prosecution to the fullest extent permitted by law.

I understand that this assistance is in the form of a forgivable loan with a five (5) year period of affordability with the following (but not limited to) obligations:

1. I must maintain the Property as my primary residence for a period not less than five (5) years;
2. I must keep the Property in good repair and condition during this period;
3. I must pay all taxes and assessments on the Property before delinquency during this period;
4. I must maintain a homeowners insurance policy on the Property during this period;
5. I must not make the Property available for rent or lease during this period.

Applicant Signature

Date

Co-Applicant Signature

Date

NOTE: If the applicant is married or has a partner, considered Common Law or otherwise, they must sign the application.

If an assistant is used to complete the application, please complete the portion below

I, _____ and _____
Applicant Co-Applicant

Acknowledge that the application was completed for me/us by the person listed below:

PRINT Name

Address

Contact Number

Signature of Person Assisting Applicants

Relationship to the Applicant/Co-Applicant

REQUIRED DATA FORM

Case #

Applicant First Name Applicant Last Name

Co-Applicant First Name Co-Applicant Last Name

Applicant Contact Number and Email

Co-Applicant Contact Number and Email

Number of people living in the home

Full Name	Age	Social Security #	Relationship

INCOME OF HOMEOWNER:

Is the homeowner employed? ☐ ☐
YES NO

If yes, where? _____

If no, reason? _____

Homeowner Income Source	Amount	Weekly/Monthly/Annually
Salary/Hourly Income	\$	
Social Security	\$	
Disability	\$	
Pension	\$	
Child Support	\$	
Other : _____	\$	

OTHER INCOME INFO:

Other household members with income:

Name: _____

Amount: \$ _____/month

Name: _____

Amount: \$ _____/month

TOTAL HOUSEHOLD INCOME:

\$ _____/month

\$ _____/year

REQUIRED DATA FORM

ASSETS

Assets	Please enter YES/NO	Amount
Cash on Hand	YES NO	\$
Checking Acct.	YES NO	\$
Savings	YES NO	\$
CD's	YES NO	\$
Stocks/Bond	YES NO	\$
Vehicles	YES NO	How Many? _____

Other Assets: (Jewelry, antiques, collections, 401(k), IRA's, 457, TRS, etc.)

TOTAL HOUSEHOLD ASSETS AMOUNT: \$ _____

Income Tax Records Provided: ☐ YES ☐ NO

Income Information Provided By: _____
Applicant Signature Date

Warning: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government

HOUSEHOLD INCOME FALLS INTO THE FOLLOWING HUD INCOME LEVEL:

_____ % \$ _____

Initials: _____

Date: _____

FOR OFFICE USE ONLY



Montgomery County *Grants & Community* **DEVELOPMENT**

501 North Thompson St, Ste 200
Conroe, TX 77301

Rebecca Ansley
Director

Amanda Vance
Assistant Director

HOUSING REHABILITATION REQUIRED DOCUMENTATION

REQUIRED DOCUMENTATION:

The following documentation must be submitted with your application. *Failure to send the necessary and appropriate documents will delay review of your file. Failure to send the necessary and appropriate documents could prevent you from receiving assistance from Community Development. We must have ALL supporting documents listed below in order to process your application.*

ALL OF THE FOLLOWING DOCUMENTS MUST BE PROVIDED IN THE FORM OF LEGIBLE PHOTOCOPIES. COMMUNITY DEVELOPMENT RESERVES THE RIGHT TO REQUEST TO REVIEW THE ORIGINAL DOCUMENTS. ONCE RECEIVED, THE COPIES BECOME PROPERTY OF MCG&CD AND WILL NOT BE REDISTRIBUTED. COPIES BECOME PART OF A LEGAL FILE THAT IS REQUIRED TO BE KEPT ON RECORD. WE DO NOT PROVIDE COPY SERVICES FOR FUTURE NEEDS.

1. COMPLETED MONTGOMERY COUNTY HOUSING REHABILITATION COLLABORATIVE APPLICATION.
2. COMPLETED REQUIRED DATA FORM
3. COPY OF CURRENT DRIVER'S LICENSE OR PHOTO ID
4. COPY OF APPLICANT/CO-APPLICANT'S SOCIAL SECURITY CARD
5. COPY OF SOCIAL SECURITY CARDS FOR EVERYONE LIVING IN THE HOME
6. COPY OF CURRENT MORTGAGE STATEMENT
7. COPY OF THREE CURRENT BANK STATEMENTS FROM ALL BANK ACCOUNTS AND FINANCIAL INSTITUTIONS INCLUDING ALL PAGES
8. PROOF OF CURRENT INCOME FROM ALL SOURCES
For applicant and co-applicant: 3-4 consecutive paycheck stubs from most recent month(s) or employment verification letter. If only receiving social security, a benefits statement will suffice.
9. COPY OF CURRENT UTILITY BILLS
Electricity and water will suffice.

10. COPY OF RECENT INCOME TAX RETURN INCLUDING ALL ATTACHMENTS, SCHEDULES, AND W-2 FORMS
This is required for all income-earning adults living in the home listed in the application.
11. GENERAL WARRANTY DEED OR DEED OF TRUST FOR THE PROPERTY
The deed MUST reflect YOUR name as the property owner. If you do not have your original deed, you can obtain a copy from the Montgomery County Property Records Department located in the Montgomery County Courthouse Annex at 210 West Davis in downtown Conroe – directly across the street from the main courthouse: Phone (936) 788-8386.
12. EASEMENT DEED
Or other recorded instrument reflecting any easements granted for the property, including, but not limited to: pipeline, utility, or land use easements.
13. CURRENT DEED RESTRICTIONS for subdivision, if applicable.
14. CURRENT PROPERTY TAX STATEMENT
Obtain from: Montgomery County Tax Office, 400 North San Jacinto, Conroe (936) 539-7897.
15. PROPERTY FIELD DATA CARD
Obtain from: Montgomery County Appraisal District, 109 Gladstell, Conroe (936) 756-3354 or pull it online at <http://www.mcad-tx.org/>.
16. COPY OF HOME OWNERS INSURANCE POLICY
17. FLOOD PLAIN CERTIFICATE
Obtain from: Alan B. Sadler Commissioners' Court Building, 501 N. Thompson, Ste. 100, Conroe (936) 539-7836. Cost \$5.00