

HOUSING

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❑ City Home Repair Programs

What assistance is available to help me repair my home?

The city sponsors four major housing rehabilitation programs:

- Emergency repair
- Weatherization assistance
- Cowtown Brush Up
- Lead Hazard Control Program
- Model Blocks Home Improvement Program

Emergency Repair and Weatherization Programs

What is the emergency repair program?

Eligible homeowners can qualify for up to \$5,000 in emergency repairs for those damages, which if not repaired, pose immediate threats to resident health and safety. Typical repairs are water, gas and sewer leaks, electrical problems and situations caused by accidents or natural disasters.

What is the weatherization program?

Eligible homeowners can receive attic insulation, weather-stripping, caulking and other related services that will help reduce energy costs.

Other than income, are there additional requirements for the emergency repair and weatherization programs?

Yes.

For the Emergency Repair Program, you must:

- Live in the City of Fort Worth
- Own and occupy your home at least six months prior to submitting your application
- Provide verification of household income

For the Weatherization Assistance Program, you must:

- Live in Tarrant County
- Own and occupy your home at least six months prior to submitting your application
- Provide verification of household income

Who do I contact to request emergency repair and weatherization services?

- For emergency repair, call (817) 392-7548
- For weatherization, call (817) 392-7554

Contacts

Emergency Repair

Housing and Economic Development Department

1000 Throckmorton St.
Fort Worth, TX 76102
(817) 392-7548

Weatherization

Housing and Economic Development Department

1000 Throckmorton St.
Fort Worth, TX 76102
(817) 392-7554
(817) 392-7387

Cowtown Brush Up

Housing and Economic Development Department

1000 Throckmorton St.
Fort Worth, TX 76102
(817) 392-7544
(817) 392-2013 FAX

Model Blocks Program

Housing and Economic Development Department

(817) 392-7395

Apartment Inspections

Code Compliance

(817) 392-2525

Tenant Training and Counseling

Housing and Economic Development Department

(817) 392-7390 or

Landlord Problems

Apartment Association Of Tarrant County

6350 Baker Blvd.
Haltom City, TX 76118
(817) 284-1123

or

Fort Worth Housing Authority

(FWHA property only)
1600 Throckmorton St.
Fort Worth, TX 76102
(817) 336-2419

Cowtown Brush Up

How does the Cowtown Brush Up work?

Cowtown Brush Up is an annual event held in October. During Cowtown Brush Up volunteer teams paint and “spruce up”, with mostly donated paint and supplies, as many as than 150 Fort Worth homes owned by very low-income residents, many of whom are elderly or have a disability. Since its inception, more than 1,626 homes have been painted, making this one of Fort Worth’s most successful community programs.

How do I apply to get my house painted?

Call the Housing and Economic Development Department at (817) 392-7544.

How may I volunteer with Cowtown Brush Up?

Your first step is to organize a team of 12 to 15 members, including a team captain. Then you will need to fill out the registration form. To get this form, call (817) 392-7544 or visit www.cowtownbrushup.com/teaminfo.html. Complete the form online and return it via e-mail. You can also mail or fax the form to:

City of Fort Worth Housing and Economic Development Department
Cowtown Brush Up
1000 Throckmorton St.
Fort Worth, TX 76102
FAX: (817) 392-7508

Lead Hazard Control Program (ALERT)

The City’s A.L.E.R.T. (Area Lead Education, Reduction, Training) Program is designed to promote a lead-safe environment for children. The program provides the eligible households with assistance in reducing or abating lead hazards on their properties.

What are the eligibility requirements for the Lead Hazard Control Program?

- Homes built before 1978 and owner-occupied
- Households with children under 6 years of age
- Household income not to exceed 80 percent of area median income
- Rental units in target areas occupied by families with children under 6 years of age (landlord participation required)

How do I apply for the Lead Hazard Control Program?

Contact the Housing and Economic Development Department at (817) 392-7377.

Model Blocks Home Improvement Program

Through this program, no-interest loans are provided to low-income homeowners in designated Model Blocks areas in order to make their homes more livable. Funds are limited and are available on a first-come, first-served basis. There have been 18 Model Block neighborhoods designated.

What are the eligibility requirements for the Model Blocks Home Improvement Program?

Borrowers must:

- Be the current owner and occupant of the home to be rehabilitated
- Meet credit underwriting guidelines
- Have an annual income that does not exceed 80 percent of the area’s median income, based on family size

The home must be:

- Located within a Model Blocks area which has available funds for this program
- A one- to four-unit property
- Feasible financially to rehabilitate

What kinds of improvements could I make with the Model Block Home Improvement Loan?

You may use loan funds to bring the home up to Housing Quality Standards and existing building code standards, at a minimum. Funds may also be used for energy conservation improvements.

How do Model Blocks Home Improvement Loans work?

The interest rate is 0 percent, with the loan amount determined by the work required to meet standards, not to exceed \$33,500.

If your household income exceeds 30 percent of the area median, you will be required to repay a percentage of the loan.

% of Median Income	Amount to be Repaid
0% - 30%	0%
31% - 40%	20%
41% - 50%	30%
51% - 60%	45%
61% - 70%	55%
71% - 80%	75%
Over 80%	Do not qualify for this program

How do I apply for a Model Blocks Home Improvement Loan?

For an application or to find out if you live in a Model Blocks area, please write or call the Housing Department:

City of Fort Worth Housing Department
1000 Throckmorton St.
Fort Worth, TX 76102
(817) 392-7507

Fort Worth Housing Trust Fund (Home Improvement Loans for Homeowners)

Who can apply for home improvement loans?

Homeowners residing in the City of Fort Worth who own their home “fee simple” and who can provide warranty deed documentation for their property can apply for a Home Owner Loan.

What types of repairs are allowed with home improvement loans?

Repairs and renovations that protect or improve the basic livability, safety, or utility of the property are allowed. The loans can be used to provide structural additions and alterations, exterior and interior finishing, roofing, insulation and replacement of heating and cooling systems. Code violation items within the scope of work must be corrected prior to funding. Ineligible items include foundations, hot tubs, pools, deck and patios. Federal funds prohibit flooring that exceeds the comparable cost of vinyl or carpet, and the installation of fireplaces.

Are home improvement loans a grant program?

No. Monthly re-payment is based on loan size and household income. There is period based on the amount and terms of the loan in which the home must remain the borrower's principal residence. A lien will be placed on the property during the life of the loan.

Is there a maximum home improvement loan size?

The maximum loan size is determined by your household's income and on the affordability of the loan, but the loan amount cannot exceed \$50,000. The minimum amount for a home improvement loan is \$2,000.

Is there an income restriction for home improvement loans?

In the Central City, total household income may be 120 percent of the Area Median Income (AMI) which is established annually by HUD. However, the program is targeted to homeowners throughout the city with household incomes of 80 percent AMI or less.

What is an "Affordable" home improvement loan?

Affordability differs for each household. Generally your household cost, including existing mortgage loans, taxes and insurance cannot exceed 30 percent of your adjusted gross monthly income.

What is my minimum out-of-pocket cost for a loan?

The minimum out-of-pocket cost is \$100 including a \$25 credit report fee which is collected at application. Once a loan application is processed, the borrower pays for the cost of a title search, and a \$25 application fee is incurred. (This fee can be included in the loan amount).

How much will my home improvement cost?

A construction representative will meet with you to discuss your income improvement needs. A scope of work and a cost estimate will be developed and a request for bids will be sent to at least three approved contractors. Final selection of the contractor is made by you, based on review by you and the construction representative. Homes built before 1978 receiving federal funds require lead-hazard inspection and additional work may be necessary to remove this potential hazard to your family's health.

Can I choose my own contractor?

The work will be performed by insured (workers compensation and general liability) contractors pre-approved by the program and the city's Housing and Economic Development Department and registered with the Texas Residential Contractors Commission. Contractors can call (817) 392-7332 for information on becoming a qualified contractor.

How do I apply for a home improvement loan?

To apply for a loan or for more information, contact Ashley Miller at (817) 392-2574.

The Fort Worth Housing Trust Fund (Housing Developer Fund)**What is the Housing Developer Fund?**

The Housing Developer Fund provides construction loans to housing sponsors for the preservation and development of housing, particularly in the Central City and target areas.

The Fort Worth Housing Trust Fund - Housing Developer Fund encourages the private sector to develop housing, especially in the Central City, for households who earn up to 120 percent of the Area Median Income, established annually by the Department of Housing and Urban Development (HUD).

The fund provides short term gap financing for pre-development, single-family lot acquisition, single family development, land acquisition and multi-family and mixed use construction. For additional information call (817) 392-8091 or (817) 392-7384, view information on the city Web site at www.fortworthgov.org/housing or visit:

Community Housing Development Organizations (CHDOs)

What are Community Housing Development Organizations?

CHDOs are city designated, not-for-profit community organizations that have to, or intend to retain staff for the purpose of developing affordable or mixed income housing in the community it serves. Examples of programs offered by CHDOs are:

- Homeownership opportunities
- Minor home repairs
- Transitional housing with supportive services for homeless families with children and persons with disabilities
- Job training

The city also provides funding and/or technical assistance to CHDOs and other nonprofit organizations to provide housing and related services in their respective target areas or target population.

To get the CHDO contact persons or to find out more about their programs go to www.fortworthgov.org/housing or call the Housing and Economic Development Department at (817) 392-7381.

Apartment Living

I rent an apartment, and am unsure of my rights as a tenant. How do I find out?

The City of Fort Worth has prepared a comprehensive Rental Rights Handbook, which addresses general guidelines, utilities, tenant lockout for not paying rent, taking personal property to pay rent and eviction. You may access the handbook online at www.fortworthgov.org/codecompliance or by calling Code Compliance at (817) 392-2525. You can also call the Community Relations Department at (817) 392-7525.

Other very helpful resources are the Housing Counseling Program and Home Buyer Education workshops. Housing Counseling provides information on a wide variety of questions for renters, homebuyers, and homeowners in a one-on-one setting with a certified housing counselor. Home Buyer Education workshops are held twice monthly. For more information about these free services, call the Housing Services and Information Division of the Housing and Economic Development Department at (817) 392-7390.

Also, the City of Fort Worth requires a joint tenant/landlord inspection of each residence in a multi-family dwelling complex. In conjunction with the inspection, a formal questionnaire must be completed and signed by both the tenant and landlord at least once a year or when the occupancy of the dwelling changes.

To see a copy of this form, visit www.fortworthgov.org/codecompliance.

If the apartment inspection does not occur, you may call Code Compliance at (817) 392-1234 for help.

City-Sponsored First Time Homebuyers Assistance Programs

General information and appointments for:

Homeowner Training and Counseling
Closing Costs/Deferred Payment Loans

Housing and Economic Development Department

City Hall Annex
908 Monroe St.
Fort Worth, TX 76102
(817) 392-7390

Home Improvement Loans Housing Department

(817) 392-7331 or (817) 392-7319

Financial Assistance for Renters

Housing Choice Voucher Rental
Assistance Program (formally known as
Section 8 Housing)
Fort Worth Housing Authority
1600 Throckmorton St.
Fort Worth, TX 76102
(817) 336-2419

❑ City-Sponsored First Time Homebuyers Assistance Programs

What assistance is available to help me purchase a home?

The City of Fort Worth's Housing Department offers qualified first-time homebuyers helpful programs, funded with federal and local dollars:

- Homeownership training and counseling
- Deferred Payment Loan Assistance Program

Who do I contact about homeownership training and counseling and/or the Deferred Payment Loan Assistance Program?

Contact the Housing Department at (817) 392-7390 to set up an appointment.

Who is eligible for homeownership training and counseling and/or the Deferred Payment Loan Assistance Program?

Basic requirements are as follows:

- You must contribute a portion of the cost of the home with your own money.
- You must agree to live in the home as your principal residence for at least five years.
- You must attend a home ownership training class.
- The property must be located within Fort Worth city limits.
- You cannot have owned a home in the last three years.
- Your total debt, including the mortgage payment, cannot exceed a specified percentage of household income.
- Your combined family income must meet federal income limits.
- Your total monthly mortgage payment cannot exceed a certain percentage of the household's gross monthly income.

For counseling and assistance, call (817) 392-7390.

<p>Credit Counseling</p> <ul style="list-style-type: none"> • How much debt is too much? • How can I get a better interest rate? • How do I handle clearing credit issues? • How do I put a saving plan into action? 	<p>Home Buyer Counseling</p> <ul style="list-style-type: none"> • Am I ready to buy a home? • What is the next step? • How do I choose a lender and a realtor? • How much can I afford? • What assistance is available?
<p>Tenant Counseling</p> <ul style="list-style-type: none"> • What are my rights? • What are my responsibilities? • How can I own a home one day? • How can I get housing counseling and homeownership training through the Housing Choice Voucher Rental Assistance Program (formally known as Section 8 Housing)? 	<p>Post Purchase Counseling</p> <ul style="list-style-type: none"> • What should I know about real estate and insurance escrow tips? • How do I contract wisely for home repairs? • What can I do about foreclosure or delinquency? • Is help available with home equity mortgage conversions? • How do I maintain my home?

What are Home Buyer Education Workshops?

Homebuyers are provided the information they need to make good decisions about becoming a homeowner. Offered twice a month at no charge, these workshops cover a broad range of topics: whether home ownership is right for you and how prepared you really are; how to shop wisely for a home; familiarizing you with loan terms and documents; explaining how Fair Housing works; and teaching you how to keep and maintain your home. Workshops are available in English and Spanish. For class schedule and location, call (817) 392-7390 or visit www.fortworthgov.org/housing.

Deferred Payment Loan Program

What is the Deferred Payment Loan Program?

Qualified first-time homebuyers can receive a subsidy of up to \$14,999 for homes located in targeted areas of Fort Worth's Central City. Up to \$3,000 of this amount may be used for closing costs/down payment.

What if I want to buy a home that is not in a targeted area?

If you qualify, you may receive up to \$8,500 of which \$3,000 may be used for closing costs/down payment.

How do I find out more about the Deferred Payment Loan Program, including eligibility requirements?

Call (817) 392-7390 or go online at www.fortworthgov.org/housing.

Financial Assistance for Renters

What is the Housing Choice Voucher Rental Assistance Program (formally known as Section 8 Housing)?

The Housing Choice Voucher Rental Assistance Program is an income-assistance rental subsidy for very low-income families and individuals. This program gives low-income households the opportunity to live in safe and decent rental housing at an affordable cost.

Who is eligible for the Housing Choice Voucher Rental Assistance Program?

- A one- or two-parent family
- A senior citizen
- A single person
- A physically or mentally disabled person
- A person displaced by government action
- A person or family whose home has been destroyed by natural disaster

How do I apply for the Housing Choice Voucher Rental Assistance Program?

Contact the Fort Worth Housing Authority:

1201 E. 13th St.
Fort Worth, TX 76102
(817) 336-2419
www.ftwha.org

Note: The Fort Worth Housing Authority is not a part of the City of Fort Worth. It is a separate entity.

Fair Housing

What is Fair Housing?

The Fair Housing Act gives all persons the right to choose where to live. The Community Relations Department's Enforcement Division effectively carries out Fort Worth's fair housing ordinance, which prohibits discrimination in housing based on race, color, sex, religion, disability, familial status, sexual orientation, or national origin.

What are examples of prohibited actions under Fair Housing?

- Refusal to sell or rent dwellings
- Discrimination in the terms of sale, rental or occupancy

- Falsely denying that housing is available
- Discrimination in advertising when renting or selling a dwelling
- “Blockbusting” – Causing a person to sell or rent by stating that minorities are moving into the area
- Discriminating in loan financing by a bank, savings and loan association or other lender
- Denying membership or participation in brokerage, multiple listing or other real estate services
- Being deprived of housing because of association with a minority

How do I know if I’m being discriminated against in housing?

If your agent, lender, landlord, etc. says something during the sale or renting of a dwelling that makes you uncomfortable, think about why you feel that way. Be concerned if you hear statements like:

- **When you’re renting:**
 - “I rented that apartment right before you came.”
 - “I’ll show you the apartment after I see your green card.”
 - “I can’t put in a ramp because it will ruin the look of the front of the building.”
- **When you’re buying:**
 - “Do you think you can afford this neighborhood?”
 - “The owner just took the house off the market.”
 - “You need to be pre-qualified before I can show you any homes.”
- **When you’re financing:**
 - “We don’t make loans under \$30,000.”
 - “You might get a better deal at another bank. Why don’t you try there first?”
 - “You haven’t been at your job long enough to qualify for a mortgage loan.”

<p>Fair Housing</p> <p>Community Relations - Enforcement 4200 S. Freeway, 5th floor, Suite 552 Fort Worth, TX 76115 (817) 392-7525 Monday - Friday: 8 a.m. – 5 p.m.</p>

What do I do if I believe housing discrimination has occurred?

You may file a complaint with the Enforcement Division of the Community Relations Department. The complaint must be filed within a year of the alleged discrimination.

What happens after I file a case of housing discrimination?

After a complaint is filed, notification is sent to the alleged violator, who has 10 days of its receipt to submit a written response. The Enforcement staff works with both parties to negotiate a resolution. If the parties cannot agree, the complaint will be assigned to an investigator for further review. Future action such as complaint dismissal, compensation, or a lawsuit depends on the results of the investigation.

Can I report housing discrimination without filing a complaint?

Yes. If the Community Relations Department is notified of a possible housing discrimination act, the agency can audit and investigate the situation without a filed report. If discrimination is found, the Commission will issue a charge of discrimination against the violator.

My organization, neighborhood association or community group would like to learn more about the Fair Housing laws. Who do I contact?

The Community Relations Department offers free technical and educational classes about the Fair Housing Act. Contact the Community Relations Department at (817) 392-7525 for more information. Classes are offered in English and Spanish.

☐ **Multi-Family Rental Registration**

What is Multi-Family Rental Registration?

In October 2007, City Council approved changes to the Rental Registration Ordinance that significantly altered the requirements for residential rental property owners within the city. After a grace period, the Code Compliance Department began the active enforcement of the changes, which included the registration of complexes with three or more rental units (a change from eight or more), and single and two family rentals with major code violations.

Who needs to register under the Multi-Family Rental Registration Program?

- Registration is mandatory for three or more units. Three or more units means: three or more units under one roof; or three or more units on one lot owned by the same person; or three or more units on three connecting lots under the same ownership.
- Registration is mandatory for one and two family rentals with code violations.
- Registration is voluntary for one and two family rentals with no violations.

Out of state property owners are required to designate a local agent to accept legal service, and a contact for local emergencies.

Is there a fee to register under the Multi-Family Rental Registration Program?

For three or more units (three or more units under one roof; or three or more units on one lot owned by the same person; or three or more units on three connecting lots under the same ownership) the annual registration fee is \$24 for the first rental unit and \$8 for each additional.

For one and two family rentals with code violations, the annual registration fee is \$200 for each unit with violations.

Where can I get more information on Multi-Family Rental Registration?

By visiting www.fortworthgov.org/codecompliance or calling Code Compliance at (817) 392-1234.