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HOME REHAB PROGRAMS DESCRIPTION

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WHAT ARE THE HOME REHAB PROGRAMS?

The City of San Antonio provides funding to low- and moderate-income households to help with home rehabilitation to address **health, safety and/or code issues**. Below are the different Home Rehabilitation Programs:

MAJOR REHABILITATION

Major Rehabilitation Program or Reconstruction repairs **two or more** of a home's system. Examples of systems are electrical, plumbing, and/or heating and air conditioning. Foundation and structural issues are only repaired under the Major Rehab Program.

- Major Rehab projects are limited to **\$130,000 in assistance**
- Reconstruction projects are limited to **\$145,000 in assistance**

MINOR REHABILITATION

Minor Rehabilitation includes repairs that address an isolated issue. Examples of repairs include siding, walk-in showers, plumbing, new heating & air conditioning, window replacement, water heater replacement and painting. Foundations are not addressed in a minor rehab.

- Minor Rehab projects are limited to **\$25,000 in assistance (excluding roofs)**
- Minor Rehab also includes the **Under 1 Roof Program** and **Green and Healthy Homes Program**

UNDER 1 ROOF

The Under 1 Roof Program provides **roof shingle replacement** with Shasta white shingles that improve a home's energy efficiency

GREEN AND HEALTHY HOMES

The Green & Healthy Homes Program provides **lead abatement and remediation** for homes built prior to 1978 to make homes lead safe for children aged 5 years old and younger and for pregnant women.

WHAT HAPPENS NEXT

If selected, NHSD staff will conduct a **site visit** to assess the home's condition and recommend which program is best for the homeowner.

Assistance is provided through a **forgivable loan** or grant. There is no credit check and/or interest if the terms are upheld and the family remains in the home during the affordability period.



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ELIGIBILITY REQUIREMENTS

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WHO IS ELIGIBLE TO APPLY?

TO BE ELIGIBLE FOR HOME REHAB PROGRAMS, HOMEOWNERS MUST MEET THE FOLLOWING ELIGIBILITY CRITERIA:

1. The property must be a **single-family, detached home** located within city limits.
2. Homeowner(s) must **reside in the home** for at least 6 months prior to application for home rehab.
3. Homeowner(s) must **establish an ownership interest** for the property, ensure property is not for sale and is their primary residence and homestead as indicated on Bexar County Tax Records.
4. Homeowner(s) **may not have any lien** or judgements on the property more than \$5,000, a child support lien or tax lien.
5. **Mortgages are permitted** and must be in the homeowner(s) name and current on payments. The existing mortgage for property cannot be included in a Chapter 7 or Chapter 13 bankruptcy. Reverse mortgages are not eligible.
6. Total household annual (all people who reside in home with income) gross income limitation of **80% Area Median Income (AMI)** or below utilizing the current HUD adopted limits.
7. Homeowners **property insurance must be maintained on the property** with coverage adequate to insure the City's lien position. If a property is located in a flood plain, flood insurance is required and must also be maintained with adequate coverage to insure the City's lien position.
8. Major Rehab Program requires **real estate/property taxes to be current or paid in full**.
9. Homeowner(s) **may not have an existing rehab loan or agreement** with the City of San Antonio. Applicants identified with active covenants or agreements, will have to fulfill the terms of the agreement before eligible to receive further assistance.
10. Green & Healthy Homes Program requires the home must be **built prior to 1978** and have a **qualifying child** as listed in the examples below:
 - a. Child 5 or younger resides in the home;
 - b. Child 5 or younger visits the home at least 6 hours a week; or
 - c. Pregnant woman living in the home.



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TERMS TO KNOW

"Ownership interest" means you have all of the rights that come with owning a property.

A lien is a claim or legal right against assets that are typically used as collateral to satisfy a debt.

TITLE CLEARANCE RESOURCES

Mexican American Unity Council

2300 W. Commerce St, #200, San Antonio, TX 78207

210-978-0500

www.mauc.org

UTSA Westside Community Center

1310 Guadalupe, San Antonio, TX 78207

210-458-2691

www.utsa.edu/community/

[Westside-Community-Partnerships](#)

Property Tax Help Sessions

Attend a free exemption workshop hosted by the City of San Antonio to learn about the different tax exemptions available to homeowners. You'll receive guidance on completing the exemption forms to help lower your property tax bill. Find a session near you,

www.sanantonio.gov/propertytaxhelp.

HOMEOWNER RESOURCES

If you believe you have a title/home ownership issue, you can contact one of our community resources for assistance.

Texas Homeowner Assistance

Texas Homeowner Assistance provides financial assistance to qualified Texas homeowners who have fallen behind on their mortgage, property taxes utility payments, and related expenses due to the COVID-19 pandemic. The program is administered by the Texas Department of Housing and Community Affairs (TDHCA) with funding provided by the Homeowner Assistance Fund under the American Rescue Plan Act of 2021.

www.texashomeownerassistance.com

833-651-3874



NEIGHBORHOOD & HOUSING SERVICES

For more information, visit SA.gov/NHSD, or call **210.207.6459**



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PREPARING TO APPLY EARLY

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Home Rehabilitation applications must be complete to be reviewed for eligibility and consideration. **Incomplete applications will not be reviewed. An application failing to list all home occupants and/or provide all required documents will be considered incomplete.**

Instead, applicants will have to reapply the following year for consideration. If an applicant fails to list all people who live in the home, or do not provide all of the required documents, **the application will be considered incomplete and will not be reviewed.**

WHAT IS NEEDED TO APPLY?

- Current Texas Driver's License or state issued ID Card (For all adult household members)
 - Student ID for minors in the home (if applicable)
- Social Security Cards (for all household members)
- Most recent three months of full Bank Statements (for all household members with accounts)
 - You must include all pages. We will not accept statements if any information is marked.
 - Having a bank account is not required, but if an account or accounts exists, the most recent statements must be included in the application.

PROOF OF HOME OWNERSHIP

- Recorded Deed Document of Ownership
- Most recent mortgage statement (if applicable)
- Homeowners Insurance Declaration page
- Property Tax Bill

Proof of Income for all members of the household with income. The list below describes the required document(s) based on the type of income.

- Social Security Benefits or Disability – Current Year Award Letter
- Most Recent Retirement Letter or Statement
- Most Recent Annuity Letter or Statement
- Most Recent Veteran Affairs (VA) Letter or Statement
- Most recent benefits or disability letter received for a minor in the home
- Current child support summary or statement
- If employed, paystubs that show your full name and name of employer for the most recent 3 months.
 - If paid weekly, include 12 paystubs;
 - If paid bi-weekly, include 6 paystubs;
 - If paid monthly, include 3 paystubs.
- Self-employment – submit the 2 most recent years of tax documentation filed with the IRS
- Income or assistance from a non-household member: a typed and signed letter from the individual stating the monthly amount provided, or the amount being paid and describe the service being provided.



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Example of Social Security Benefits Award Letter

Your New Benefit Amount

BENEFICIARY'S NAME: [REDACTED]

Your Social Security benefit will increase by 8.7% in 2023 because of a rise in the cost of living. You can use this letter as proof of your benefit amount if you need to apply for food, rent, or energy assistance. You can also use it to apply for bank loans or for other business. Keep this letter with your important financial records.

How Much You Will Get

Your monthly benefit before deductions	\$1,403.00
Deductions:	
Medicare Medical Insurance (If you did not have Medicare as of November 17, 2022 or if someone else pays your premium, we show \$0.00)	-\$0.00
Medicare Prescription Drug Plan (We will notify you if the amount changes in 2023. If you did not elect withholding as of November 1, 2022, we show \$0.00)	-\$0.00
U.S. Federal tax withholding	-\$0.00
Voluntary Federal tax withholding (If you did not elect voluntary tax withholding as of November 17, 2022, we show \$0.00)	-\$0.00
After we take any other deductions, you will receive the payment you are due for December 2022 on or about January 3, 2023.	\$1,403.00

The information above shows your monthly benefit amount before and after deductions. Please remember, we will pay you in the month following the month for which it is due.

If you still get a paper check, you must visit the Department of the Treasury's website at www.godirect.gov to request electronic payments.

If you disagree with any of these amounts, you must file an appeal with us in writing within 60 days from the date you get this letter. We will assume you got this letter 5 days after the date of the letter, unless you show us that you did not get it within the 5-day period. You must have good reason for waiting more than 60 days to file an appeal. You can go to www.ssa.gov/non-medical/appeal to complete and submit the "Request for Reconsideration" form, SSA-561-U2 online. You may also contact us by phone to request the form or go to our website at www.ssa.gov/forms to locate the form. If you need help with the form, please call us.

Need more help?

1. Visit www.ssa.gov for fast, simple, and secure online service.
2. Call us at 1-800-772-1213, weekdays from 8:00 am to 7:00 pm. If you are deaf or hard of hearing, call TTY 1-800-325-0778. Please mention this letter when you call.
3. You may also call your local office at 1-877-405-0482.

SOCIAL SECURITY
SAN ANTONIO FIELD OFFICE
727 E. CESAR CHAVEZ
SAN ANTONIO, TX 78205

Example of Social Security Disability/Retirement Letter

**Social Security Administration
Retirement, Survivors and Disability Insurance**
Important Information

Mid-America Program Service Center
601 East Twelfth Street
Kansas City, Missouri 64106-2817
Date: August 3, 2022
BNC#: 23T280F15484-A

We are writing to you about your Social Security benefits.

What You Should Know

We are changing the type of benefit you receive from Social Security. Beginning August 2023, you are entitled to retirement benefits. You are no longer entitled to disability benefits because you have reached full retirement age.

What We Will Pay And When

We pay Social Security benefits for a given month in the next month. For example, Social Security benefits for March are paid in April.

- You will receive \$1,473.00 for August 2023 around September 1, 2023.
- After that you will receive \$1,473.00 on or about the third of each month.

The Basis For Our Decision

Based on the information given to us, you were born on February 13, 1957.

See Next Page

Example of Annuity Letter or Statement

UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
RETIREMENT PROGRAMS
BOYERS, PA 19017

Date: **AUGUST 22, 2022**

Name of annuitant: [REDACTED]

Retirement claim number: [REDACTED]

Case name: [REDACTED]

Social security number: [REDACTED]

Verification of Annuity

The following information is provided in response to your request for verification of your retirement benefits under the Civil Service Retirement System or the Federal Employees Retirement System.

Annuity commencing date	March 24, 2020	Effective date of current gross	December 1, 2021
Current gross monthly annuity	\$441.00		
Additions			
Health benefits		Other additions	
Deductions			
Health benefits		Medicare	
Federal income tax		State income tax	
Basic life insurance		Post retirement Basic life insurance	
Option A - Standard		Option B - Additional	
Option C - Family		Other deductions	
Net monthly annuity	\$441.00	Other deductions	

The annuity of a retired member terminates on the day the member dies or the date of other terminating events provided by 5 USC, U.S. Code, Section 8345(c), et seq.

Remarks:
Spousal benefits end if remarries before age 55 unless married over 30 years to the deceased. A child's benefit ends at age 18 unless enrolled as a full time student (up to age 22 or marries).

Signature: *WJB*

Office of Retirement Programs
R1 38-75
Revised April 1993

Example of Retirement Benefits Letter

08-22-2022 10:23 AM Fax Service (602) Joe Bernice 001 of 1

TMRS

August 22, 2022

[REDACTED]

Re: Confirmation of Your Monthly Benefit Payments
TMRS ID #: [REDACTED]

Dear Mr. Bernice:

This letter is to confirm that you are receiving a TMRS lifetime monthly retirement benefit payment of \$2,517.85, less federal tax withholding of \$240.19.

The Texas Government Code provides that this retirement benefit payment is "unassignable and ... exempt from execution, garnishment, attachment and state and local taxation."

If you need additional information about your retirement benefit, call the TMRS Member Service Center at 800-924-8677, Monday through Friday, 8 a.m. - 5 p.m.

Sincerely,
Debbie J. Mulloy
Debbie J. Mulloy
Director of Member Services

TEXAS MUNICIPAL RETIREMENT SYSTEM
P.O. Box 149512 • Austin, Texas 78714-9512
800-924-8677 • www.tmrs.com



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For more information, visit SA.gov/NHSD, or call **210.207.6459**



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HOME REHAB PROCESS

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Legal Documents Completion

Once the **scope of work** is finalized, legal agreements will be prepared based on the program and the amount of assistance. The homeowner(s) will visit the NHSD office for a closing appointment to sign the legal documents to be able to move to the construction phase. The signed legal agreement(s) will be filed with Bexar County and a copy will be mailed to the homeowner.

The term for each program preserves the affordability for the home. Below are the covenant terms:

- **Minor Rehab including Under 1 Roof** **5 years**
- **Major Rehab** **15 years**
- **Reconstruction** **20 years**

Covenants are an agreement. They are forgiven after the terms are met. If the home is sold, the remaining balance amount must be repaid to the city for release of lien and is subject to interest. In cases where a homeowner passes, the covenant may be transferred to a person inheriting the home who meets the income limitation.



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PREPARING FOR CONSTRUCTION

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Projects will be assigned a NHSD Contract Coordinator to be a liaison between the homeowner and the assigned contractor. The construction coordinator will help navigate the construction project, when necessary, although a majority of the interaction will be between the homeowner and the contractor. The Scope of Work will list the specific items that will be addressed, and the plan of action will vary based on the work being completed.

MAJOR REHAB STEPS

MOVE OUT

Projects selected for major rehab or reconstruction will require those living in the home to move out for the duration of the construction which can range between 4-7 months, depending on the work being completed. No person is allowed into the home or on the premises during housing production. Pets and other animals must be removed from the property prior to construction and cannot inhabit the property or be abandoned.

STORAGE

After executing legal agreements, a storage container will be supplied by the contractor and the homeowner will be responsible for moving items into the container and locking it for safety. The project timeline will allow approximately two-weeks for homeowners to clear out the home and store in the provided container before construction begins.

PERSONAL ITEMS

All personal items must be removed from the premises in order for construction to begin. Failure to do so will result in delays to the project. It is important all belongings are removed from the home. If any fixtures are desirable to a homeowner, they must be removed and stored prior to commencement of construction. Like indoors, anything on the exterior of the home should be removed from the perimeter of the home and relocated to a minimum of 10 feet away from any exterior wall or appendage of the home. Contractor is not responsible for items left on premises in the event of damage, theft or other potential loss.

MOVING EXPENSES

Major Rehab projects are eligible to receive a moving expense reimbursement to assist with moving costs. **This is processed after execution of legal agreements and the amount varies between \$1,200 - \$1,700 based on the size of the home and the number of furnished rooms.**



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MINOR REHAB STEPS

Homeowners in the Minor Rehab Program are not required to move out, but are strongly encouraged to be out of the home during construction and interruption of services, such as water or sewer. If selected for minor rehab, your contract coordinator will discuss a plan of action with you and note any interruption of services that will impact your ability to live in the home temporarily. Under 1 Roof projects are not affected and homeowners are able to live in the home with no issue.

CONSTRUCTION ZONE

Regardless of the program, your home will be a construction zone and several precautions should be in place to protect the safety of all parties. There will be several inspections by different parties that will occur during the course of construction.

It is a requirement that homeowners and/or family members NOT enter the property without prior approval and communication with both the contractor and their assigned construction coordinator.

This is for safety purposes and to avoid costly setbacks. Only an authorized city staff or contractor are allowed to be onsite.

There will be opportunities for homeowners to view the inside of the home during different phases of construction. However, the homeowner should request a site visit with their contractor or contract coordinator.



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COMPLETION & CONTRACTOR WARRANTY

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A project is considered completed once all final inspections required are successfully completed and the related permits are closed. Some examples of inspections include:

- **Building inspection**
- **Electrical inspection**
- **Plumbing inspection**
- **Mechanical inspection**
- **Gas & sewer inspections**
- **Lead-based paint clearance**

The City's Development Services Department has a dedicated group of affordable housing inspectors and will facilitate all **construction related inspections**. The inspections required to complete a job vary from home to home, and the homeowner can reference the scope of work or contact the assigned construction coordinator assigned to the project to obtain clarification on the type of work being performed at the home.

If the home's foundation is addressed in the scope of work, the contractor will also provide a copy of an engineer's letter along with a termite treatment certification. The engineer's letter is documentation confirming a visual inspection was conducted by the firm to verify the engineer's recommendations were executed by the contractor. The termite certification confirms treatment to protect the structure from termites was completed by the contractor. The spot treatment is only prevention against termites.

CONTRACTOR WARRANTY

The contractor will provide the homeowner a one-year warranty from the completion date for the items included in the scope of work. In cases where the homeowner has a concern about work completed, they should contact the contractor directly to discuss the matter.

If the issue is caused as a result of inadequate homeowner maintenance, the **contractor will not be liable**. Home maintenance is essential to preserving the home. Major rehab project homeowners will be required to attend a 4-hr home maintenance class before the home is turned over.

Additionally, if the scope of work included a new water heater or heating, ventilation and air condition, known as HVAC, the contractor will provide the homeowner with documents needed to register the extended manufacturer warranty. Registration of the extended warranty is the responsibility of the homeowner.

For more information, visit SA.gov/NHSD, or call **210.207.6459**



NEIGHBORHOOD & HOUSING SERVICES



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REHAB READY CHECKLIST

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This checklist is here to help you get rehab ready. When all the checklist items are completed, you are ready to apply.

All members of the household, whether temporary or permanent, must be listed on the application and provide required documentation. **Failure to list all occupants or submit all required documents will be determined to be an incomplete application and will not be reviewed.**

of People in the Home: _____ Total Household Gross Income: _____

APPLICATION REQUIREMENTS

- Email Address
- Phone Number
- Address

PROOF OF IDENTITY

- Current ID/Driver's License (for all adult household members)
- Student ID for minors in the home (if applicable)
- Social Security Card (for all household members)
- If minors in the home, will need to list name and date of birth for each minor

PROOF OF HOME OWNERSHIP

- Current Deed
- Will or Affidavit of heirship (with death certificate) naming you the heir to the subject property (if applicable)
- Final decree of divorce awarding you the subject property (if applicable)
- Most recent Property Tax Bill
- Most recent Mortgage Statement (if applicable)



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REHAB READY CHECKLIST

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PROOF OF INCOME

- 2023 Social Security Benefits Letter (if applicable)
- 2023 Retirement Statement (if applicable)
- 2023 VA Award Letter (if applicable)
- Alimony or Child Support order or statement of award (if applicable)
- Employment – three months of paystubs (if applicable)
- If self-employed - most recent two-year tax returns with all schedules (if applicable)
- If self-employed - year-to-date Profit & Loss statements for each business (if applicable)
- If there is no income, provide a statement describing how the applicant/family sustains themselves
- without income (if applicable)

OTHER REQUIRED DOCUMENTS

- Proof of Homeowner's Insurance
- Three most recent, complete Bank Statements showing all direct deposits and activity. Bank statements must include all pages, even if blank.



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NONPROFIT PARTNERS

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WHEN TO APPLY

The online application will open **Monday, Oct. 23**, and remain open through **Monday, Nov. 20**. Homeowners who need assistance to apply may contact one of the nonprofit partners below for help.

THE HEALTH COLLABORATIVE

2300 W Commerce St, #301, San Antonio, TX 78207

210-481-2573

healthcollaborative.net

SAN ANTONIO GROWTH ON THE EASTSIDE (SAGE)

220 Chestnut St, San Antonio, TX 78202

210-248-9178

www.sagesa.org

UTSA WESTSIDE COMMUNITY CENTER

1310 Guadalupe, San Antonio, TX 78207

210-458-2691

www.utsa.edu/community/Westside-Community-Partnerships

APPLICATION TIPS

- Only one application will be accepted per address.
- Applicants who applied in 2022, will need to use the same email address for which they applied last year.
- The application is not first-come, first-served. Review of applications for selection will begin after the open period ends.



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