



HOMEOWNER ASSISTANCE

Major Rehabilitation/Reconstruction

Program Information

Community Development Department

Homeowner Assistance Major Rehabilitation: Contingent upon the approval of the City Council of the City of Bryan for amounts over \$50,000, or the City Manager for amounts under \$50,000, funding is provided directly to a contractor to perform major rehabilitation of owner-occupied homes in need of significant repairs within the city limits of Bryan. Homes deemed infeasible to rehabilitate may require complete demolition and reconstruction. Funding is provided from the City's HOME Investment Partnerships Program grant or Community Development Block Grant from the U.S. Department of Housing and Urban Development. Funding is provided in the form of a repayable 0%-interest loan, structured upon the household's ability to repay, which may be partially deferred. The homeowner signs a Tri-Party Agreement for construction with the City and the contractor, and a note and deed of trust with the City prior to the start of construction.

Participant Requirements:

- Participant's household income may not exceed 80% of the Area Median Household Income:

Household #	1	2	3	4	5	6	7	8
Max. Income (Effective 6-1-2026)	\$54,500	\$62,300	\$70,100	\$77,850	\$84,100	\$90,350	\$96,550	\$102,800

- Participants must own their home and live there as a principal residence (Homestead) for at least the past two years.
- All household members must provide proof of citizenship or permanent legal resident alien status.
- For married couples (including those separated and not yet divorced), the application, note, and deed of trust are required to be in both names, and both incomes will be verified.
- Applicants must be current on property taxes (or legally deferred because of age or disability) income taxes, student loans and child support payments, with no previous foreclosure or bankruptcy in the past five (5) years.
- Applicants must be employed or have a verifiable income (SSI, Social Security, documented self-employment, etc.) sufficient to repay any necessary note, or a qualified guarantor family member.

Property Requirements:

- The property must be a single-family detached home or condominium within the city limits of the City of Bryan (not a manufactured or modular home, unless the home is on a slab, and the owner has title to both the house and land).
- The subject property must comply with all applicable eligibility guidelines for environmental and development review, including code compliance (upon completion), utilities availability, zoning, setbacks, minimum lot size, and inspection by staff. Applicants with sites which are infeasible to rehabilitate or reconstruct because of these requirements may have the option to relocate to alternative sites, if available.
- The property may not be located in the 100 year flood plain (unless flood insurance is obtained).
- Homes constructed prior to 1978 are eligible for rehabilitation if lead based paint screening and clearance is performed, or if the house is to be reconstructed.

Financing Requirements:

- The maximum allowable monthly house payment (Principal, Interest, Taxes, and Insurance - PITI), shall not exceed 33% of the Buyer's gross monthly income (Front End Ratio). The maximum allowable monthly house payment (PITI) plus the total of monthly consumer debt payments shall not exceed 43% of gross monthly income (Back End Ratio). Financing eligibility may be assisted by non-household family members as guarantors of the note.

Applicants will be contacted for required application renewals if the project does not begin by the application expiration date. Approval for assistance is on a first come, first served basis of those meeting all eligibility requirements and is contingent upon availability of funds. For more information, contact: Community Development, at (979) 209-5175 or communitydevelopmentweb@bryantx.gov.