



Homeowner's Assistance Program

Community Development programs are funded through the U.S. Department of Housing and Urban Development (HUD) to assist low to moderate income homeowners with eligible, necessary repairs for health, safety and accessibility. Cosmetic repairs are ineligible. Community Development staff will evaluate your home to assess the extent of required and feasible repairs.

Homeowner's assistance programs include: Minor Repair, Major Rehabilitation, Reconstruction, and Voluntary Demolition. Minor Repair is provided in the form of a limited grant, available once every two years (except health/safety emergencies). Homes deemed infeasible for Minor Repair may be referred to the Major Rehabilitation or Reconstruction programs. Major Rehabilitation and Reconstruction are provided in the form of a repayable, 0%-interest loan. Voluntary Demolition funding provides demolition assistance to assist owners to tear down and remove dilapidated houses which have been vacant for a minimum of 90 days. Demolition assistance may be provided as a grant to eligible owners or owners intending to rebuild with dedicated affordable housing, or assistance may be in the form of a 0%-interest loan. The Construction Project Specialist will meet with homeowner, assess the property, and discuss options and potential timeline.

Funding for all programs is limited and may require significant wait times. Projects are subject to competitive bidding by independent contractors. Some work may be submitted to nonprofit housing repair agencies or volunteers, when feasible. Applications will be acted upon in the order received. Only completed applications which include all required supporting documentation will be accepted for consideration. Emergencies as defined by program guidelines will take priority.

At a minimum, this program is for owner occupied households:

- Participants must own the home and live there as a principal residence (Homestead) for at least the past two years. Participants must be current on property taxes (or legally deferred because of age or disability).
 - Participant's household income may not exceed 80% of the Area Median Household Income
 - 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 Homeowner must be willing to sign all necessary forms and be present at the home when the work is scheduled to be completed.
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HOMEOWNER ASSISTANCE

Minor Repair

Program Information

Community Development Department

Homeowner Assistance Minor Repair: Funding is provided directly to a contractor to perform minor repairs of homes within the city limits of Bryan from the City's Community Development Block Grant through the U.S. Department of Housing and Urban Development. Funding is provided in the form of a grant of up to \$5,000 in most cases, with no repayment or note required. Repairs are available for health and safety-related items requiring immediate repair. Such items include roofs, plumbing, electrical, HVAC, water heaters, and handicap accessibility items such as ramps, safety railings, grab bars, commodes, and showers. Homes deemed infeasible for minor repair may be referred to the Major Rehabilitation program.

Participant Requirements:

1. 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 6-1-2025)	\$49,600	\$56,650	\$63,750	\$70,800	\$76,500	\$82,150	\$87,800	\$93,500

2. Participants must own their home and live there as a principal residence (Homestead) for at least the past two years.
3. All household members must provide proof of citizenship or permanent legal resident alien status.
4. For married couples (including those separated and not yet divorced), the application, is required to be in both names, and both incomes will be verified.
5. Applicants must be current on property taxes (or legally deferred because of age or disability).

Property Requirements:

1. 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).
2. The subject property must comply with all applicable eligibility guidelines for environmental review and an inspection by staff.
3. The property may not be located in the 100 year flood plain (unless flood insurance is obtained).
4. Homes constructed prior to 1978 are eligible for rehabilitation if no painted surfaces are to be disturbed. Pre-1978 homes with family members age six (6) or younger are ineligible unless a Lead Based Paint (LBP) risk assessment is conducted and passed by a certified Lead Inspector or Risk Assessor, or unless a LBP remediation and clearance has been previously completed, as evidenced by an approved Clearance Report.

No applicant shall receive more than one minor repair grant within a 24 month period unless the condition is determined to be a threat to the health and safety of the applicant or community and is approved by the Department Manager. Applications expire one year after submission. Applications must be renewed if the project does not begin within 12 months. 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.



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 6-1-2025)	\$49,600	\$56,650	\$63,750	\$70,800	\$76,500	\$82,150	\$87,800	\$93,500

- 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.

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.



HOMEOWNER ASSISTANCE Voluntary Demolition Program Information Community Development Department

Voluntary Demolition: This funding provides demolition assistance to help property owners tear down and remove dilapidated houses which have been vacant for a minimum of 90 days for one of the three following activities:

1. **Demolition and New Affordable Housing Development:** The property owner executes a development contract with the City, agreeing to construct a new home built to minimum Community Development Standards on the property which is required to be occupied by a household earning up to 80% of the Area Median Income. Construction of the home must be complete within 12 months, or the amount of the demolition assistance and related soft costs will become repayable to the City. Property owners need not be income-eligible; however, buyers or occupants of homes constructed on the property must be qualified through the Community Development Department as meeting all program guidelines including income eligibility. Qualified applicants intending to purchase and owner-occupy the new home can also receive down payment assistance in the amount of up to \$7,500 at the close of permanent financing if funds are available. Properties must be developable (utilities availability, zoning, setbacks, minimum lot size, outside floodplain).

2. **Demolition and Sale to the City:** The property owner, who need not be income-eligible, may convey the property to the city for the Fair Market Value of the property (based on an appraisal approved by staff), and will reimburse the City for the cost of demolition and clearance from the seller's proceeds during settlement at the closing. Properties must be environmentally acceptable and developable as affordable housing.

3. **Demolition Grant:** A property owner with a household income under 80% of the Area Median Income (see table below), or a non-profit owner may receive a 100% grant for the demolition amount, paid directly to the contractor.

City of Bryan Income Limits for Consideration as Low to Moderate Income:

Household #	1	2	3	4	5	6	7	8
Max. Income (Effective 6-1-2025)	\$49,600	\$56,650	\$63,650	\$70,800	\$76,500	\$82,150	\$87,800	\$93,500

There is limited funding available, and applications will be accepted on a first-come, first-served basis. Once a sufficient number of eligible applications have been received, bids will be requested by demolition contractors. Properties must be environmentally acceptable.

Applications expire 12 months after submission. Applications must be renewed if the project does not begin within 12 months. 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.