

*City of Austin programs for*  
***Healthy Homes and  
Financial Empowerment***



***We  
Can Help!***

***Providing Opportunities,  
Changing Lives***



**Neighborhood Housing and  
Community Development Office**

**We want  
to help  
you  
improve  
your life.**

## **The City of Austin has several programs to help low-income households in Austin.**

Need child care or help dealing with a landlord? NHCD contracts with nonprofit organizations to provide these services and more.

Visit [www.AustinTexas.gov/housing](http://www.AustinTexas.gov/housing) for a listing of **child care** services, **senior adult** services, **youth** services, and assistance for **renters**.

## **Mission**

To provide housing, community development, and small business development services to benefit eligible residents so they can have access to livable neighborhoods and increase their opportunities for self-sufficiency.

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# Was your home built before 1978?

Up to **\$30,000** in free service is available for Austin residents.

If you have children or grandchildren who live in your home or visit often, it is important to get your home inspected for hazardous lead. Lead is poison to your child's body.

## Where can lead be found?

Paint, tile and flooring, walls, yards, mini blinds, and window areas. We will inspect your home for dangerous lead (often found in homes built prior to 1978) and we will remove it at no cost to you.

## Free service to you:

- Up to \$30,000 in free home repair/lead removal.
- Protect your family. Get children tested for lead poisoning for **FREE**.
- We will inspect your home for lead, for **FREE**.
- We will remove lead hazards from your home for **FREE**.

## Am I eligible?

- ✓ My house was built before 1978 and is located within Austin city limits.
- ✓ After scheduling a free inspection, your home must test positive for lead to receive repairs.
- ✓ At least one child age 5 or younger lives in my house OR visits more than 6 hours each week.
- ✓ My household income is 80% or less than the Austin area median family income (see chart).

80% of Austin Area Median Family Income	
# of people in household	Household Income less than
1	\$42,500
2	\$48,600
3	\$54,650
4	\$60,700
5	\$65,600

Each program has different eligibility requirements.  
Visit [www.AustinTexas.gov/housing](http://www.AustinTexas.gov/housing) or call the  
Neighborhood Housing and Community Development  
Office at (512) 974-3100.

**LeadSmart  
Program**



# Trouble getting around your home?



Has age or disability made it harder for you to enter or leave your home or to comfortably access the kitchen or bathroom? Is it difficult to hear or see when someone is knocking at your door or to hear the telephone ring? Our free programs modify those areas of your home so they can be easier for you to use.

- Wheel chair ramps
- Handrails
- Door widening
- Buzzing or flashing devices (for persons with impaired hearing or vision)
- Accessible door handles or faucet handles
- Shower grab bars
- Shower wands
- Elevated toilets
- Accessible sinks
- Accessible showers

***Make your home more accessible, functional and safe.***

## Am I eligible?

- ✓ I, or somebody in my household, is age 62 or older OR severely disabled (*as defined by federal regulations*).
- ✓ I live within Austin city limits.
- ✓ My household income is 80% or less of Austin area's median family income (see chart).

80% of Austin Area Median Family Income	
# of people in household	Household Income less than
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## Programs for homeowners and renters!

Each program has different eligibility requirements.

Visit [www.AustinTexas.gov/housing](http://www.AustinTexas.gov/housing) or call the Neighborhood Housing and Community Development Office at (512) 974-3100.

**Barrier  
Removal  
Programs**

# Has your home seen better days?

## Make those much needed repairs to your home!

We are helping eligible homeowners bring their homes up to building code standards with repairs to the foundation, roof, plumbing, HVAC system, electrical work and other major interior and exterior repairs. **We will repair your home or build a new home for you.**

### Am I eligible?

- ✓ I live within Austin city limits.
- ✓ I live in a single-family detached home. This is my principle residence and I will continue to live here after improvements are made. (Portions of the loan may be forgiven if you remain living in your home for 5 to 10 years and do not sell, lease, transfer, refinance or pull equity from the home.)
- ✓ I have a clear title on the property, and the ownership interest is solely in my name.
- ✓ I have not been discharged from Chapter 7 bankruptcy within five years or discharged from Chapter 13 bankruptcy within two years of the application date.
- ✓ My household income is 80% or less of the Austin area's median family income (see chart), and my household assets are 50% or less. We can help you calculate this.

*NHCD contracts with nonprofit organizations to provide Home Repair services to Austin residents. Find a list at [www.AustinTexas.gov/departments/go-repair](http://www.AustinTexas.gov/departments/go-repair).*

### 80% of Austin Area Median Family Income

# of people in household	Household Income less than
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Neighborhood Housing and Community Development Office at (512) 974-3100.

**Homeowner  
Rehabilitation  
Loan  
Program  
(HRLP)**



# How can I learn the ins and outs of buying a house?

## Take the confusion out of buying a home!

Buying a home, and avoiding foreclosure, can be confusing and it may seem out of reach. There is a lot of paperwork and math that no one ever taught you!

HousingSmarts homebuyer training is free and it will put you on track for success!

The HousingSmarts graduation certificate satisfies the homebuyer education component for many housing programs, including the City of Austin's Down Payment Assistance program. Check with your lender to see if this class meets loan requirements.

### Am I eligible?

- ✓ I live within Austin city limits.
- ✓ My household income is 80% or less of Austin area's median family income (see chart).

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Each program has different eligibility requirements.

**Housing  
Smarts  
Program**

**Homebuyer education** for first-time homebuyers (pre-purchase)

**Class 1** "Assessing Your Readiness to Buy and Money Management"

**Class 2** "Understanding Credit and Financing a Home"

**Class 3** "Selecting and Maintaining a Home and Managing Your Finances"

**Counseling for homeowners** (post-purchase) who may find themselves at risk of losing their homes.

**Financial education** classes for Austinites 18 and older who are trying to get their credit in order. This class covers credit and budgeting almost exclusively.

**Individual one-on-one credit counseling** for HousingSmarts graduates.

Visit [www.AustinTexas.gov/housing](http://www.AustinTexas.gov/housing) or call the Neighborhood Housing and Community Development Office at (512) 974-3100.

# Can I get help with a down payment on a home?

## ***Homeownership, it's closer than you think . . .***

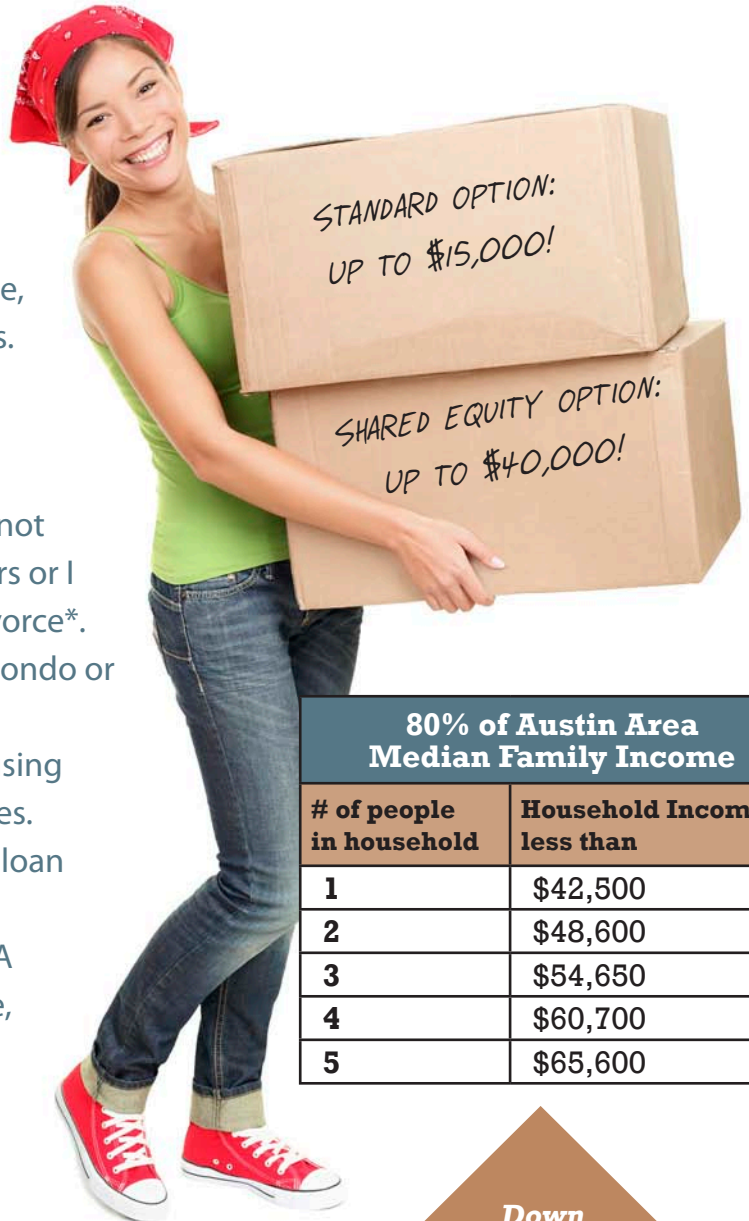
The City of Austin assists eligible first-time homebuyers buy a house in Austin they can afford. The Down Payment Assistance program covers your down payment and saves you money each month by locking in a deferred 0% interest loan. You are considered a "first-time homebuyer" if you have not owned a home in the last three years or have been displaced because of divorce.

### ***How much can I get?***

It depends. The Down Payment Assistance program covers your down payment and eligible closing costs. The dollar amount you are eligible for is based on financial need. On average, residents qualify for \$25,000, but it varies.

### ***Am I eligible?***

- ✓ I am a first-time homebuyer. I have not owned a home in the last three years or I have been displaced because of divorce\*.
- ✓ I am buying a single-family home, condo or town home in Austin city limits.
- ✓ I have or will complete the free Housing Smarts homebuyer education classes.
- ✓ I must be approved for a mortgage loan from a participating lender.
- ✓ The sales price does not exceed FHA limits; because price limits fluctuate, call us for current information.
- ✓ My household income is 80% or less of Austin area's median family income (see chart).



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**Down  
Payment  
Assistance  
Program  
(DPA)**

\*Each program has different eligibility requirements.  
Visit [www.AustinTexas.gov/housing](http://www.AustinTexas.gov/housing) or call the  
Neighborhood Housing and Community Development Office at (512) 974-3100.

# I received a notice about my private lateral line. What should I do?

If you received a notice from Austin Water about a defect in your wastewater private lateral pipeline, you may be eligible for **free** replacement or repair.

A crack or break in your pipe can allow dirt, roots, or debris to clog the pipe. This may result in backups or overflows of wastewater into your home, which could create an uncomfortable and smelly situation and also a public health and environmental hazard.

Have you noticed a damp area in your yard or one area of your yard looks greener than the rest of the yard? If you suspect a leak, call Austin Water at (512) 972-1000 to request a leak test. There may or may not be visible evidence of a leak. Even if you have not experienced a problem yet, it is worthwhile to get a free leak test to prevent future problems. Plus, this grant program helps low-income Austin families with repairs.

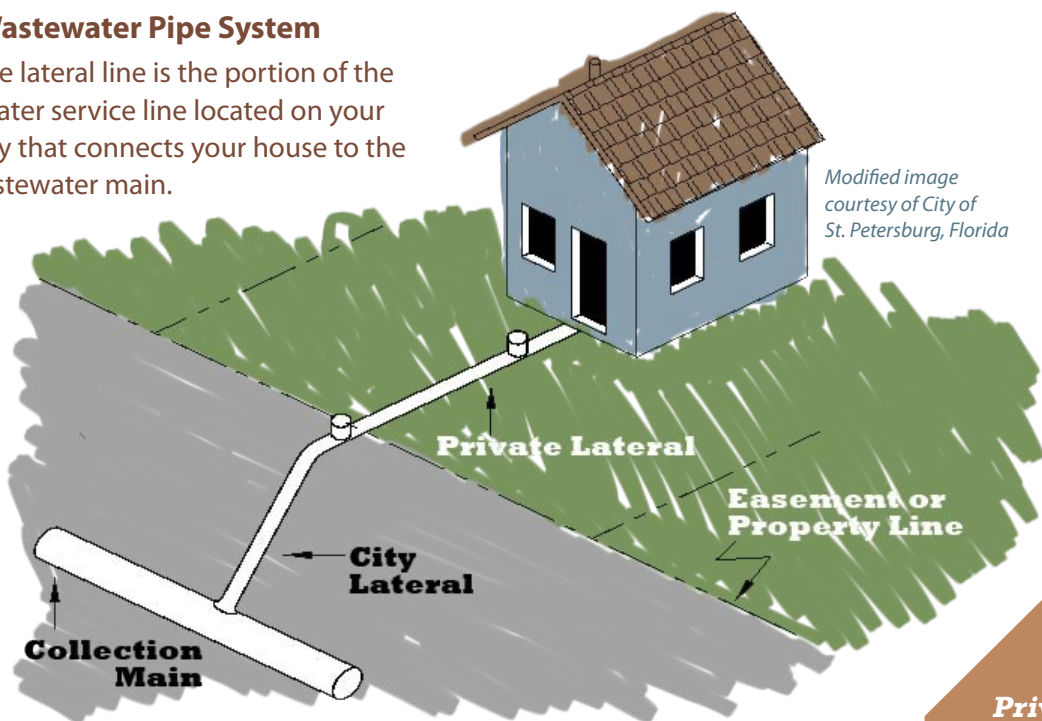
## Am I eligible for the program?

- ✓ I received a notice from Austin Water about my private lateral line.
- ✓ I live within Austin city limits.
- ✓ I live in a single-family home or duplex, and this is my principle place of residence.
- ✓ My household income is 80% or less than the Austin area median family income (see chart).

80% of Austin Area Median Family Income	
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## Your Wastewater Pipe System

A private lateral line is the portion of the wastewater service line located on your property that connects your house to the City wastewater main.



**Private  
Lateral  
Pipeline  
Grant**

Each program has different eligibility requirements.

Visit [www.AustinTexas.gov/housing](http://www.AustinTexas.gov/housing) or call the Neighborhood Housing and Community Development Office at (512) 974-3100.



# I live near the Holly Power Plant. Do I qualify for home improvements?

You may qualify for home repair and rehabilitation from the Holly Good Neighbor Program, but be sure to act before funding runs out!

The City of Austin is providing home repair and rehabilitation that could include:

- plumbing repairs
- electrical repairs
- roof repairs
- foundation repairs
- exterior paint
- solar panel installation

## Am I eligible?

- ✓ I live in the Holly Good Neighbor Program boundaries:
  - North boundary: North side of Willow Street
  - South boundary: South side of Jesse E. Segovia Street
  - West boundary: One lot east along the east side of Chicon Street
  - East boundary: West side of Pleasant Valley Road
- ✓ I live in a single-family home, which is my principle place of residence.
- ✓ My household income is less than the Austin area median family income (100%).
- ✓ Holly residents served already may qualify for additional assistance if total project assistance does not exceed \$50,000.



**Holly  
Good  
Neighbor  
Program**

Each program has different eligibility requirements.  
Visit [www.AustinTexas.gov/housing](http://www.AustinTexas.gov/housing) or call the  
Neighborhood Housing and Community Development Office at (512) 974-3100.

# Can I sign up for a matched savings account?



Yes, let us help you fill your piggy bank. For every \$1 you save, the City will provide a match of \$3. For example, if you save \$60, this program will contribute \$180, for a total of \$240 in your savings account!

The City of Austin was awarded a federal grant to provide financial education and matched savings accounts to low-income residents. The goal is to help you with personal financial sustainability. Called Individual Development Accounts, or IDAs, your savings account can eventually be spent in one of three ways—higher education, purchasing a home, or investing in a small-business endeavor.

**Individual  
Development  
Account  
(IDA)**

# Help for my small business would be a godsend. What's available?



## ***Can you count all your employees on one hand?***

If you are operating as a micro-enterprise (a business with five or fewer employees, including the owner) in the City of Austin, you may qualify for free training and technical assistance.

Individuals actively working toward developing a business that is expected to become a micro-enterprise may also qualify.

The City of Austin contracts with BiGAUSTIN to provide services for the Micro-enterprise Technical Assistance Program.

**Call BiGAUSTIN at  
(512) 928-8010 for details.**

***Micro-  
enterprise  
Technical  
Assistance***

## ***Do you own a small or minority business looking to expand or relocate?***

As an incentive to help re-energize a low-income area with your business, the Community Development Bank offers financial assistance in the form of loan programs that provide flexible capital and technical assistance.

The program helps create and retain jobs for low- to moderate-income individuals.

The City of Austin contracts with PeopleFund to provide this service.

**Call PeopleFund at  
(512) 472-8087 for details.**

***Community  
Development  
Bank***



# Annual Income Limits by Household Size

*Based on FY 2012 Median Family Income (MFI) for Austin–Round Rock Area*

Household Size	1	2	3	4	5	6	7	8
<b>30% Median Income</b>	\$15,950	\$18,200	\$20,500	\$22,750	\$24,600	\$26,400	\$28,250	\$30,050
<b>50% Median Income</b>	\$26,600	\$30,400	\$34,200	\$37,950	\$41,000	\$44,050	\$47,100	\$50,100
<b>60% Median Income</b>	\$31,900	\$36,500	\$41,050	\$45,550	\$49,200	\$52,850	\$56,500	\$60,100
<b>80% Median Income</b>	\$42,500	\$48,600	\$54,650	\$60,700	\$65,600	\$70,450	\$75,300	\$80,150

To qualify, your annual household income cannot be more than the program's percentage limit. Each program has different eligibility requirements. Call us at (512) 974-3100 if you have questions.

**(512) 974-3100 phone**

**(512) 974-3161 fax**

**[www.AustinTexas.gov/housing](http://www.AustinTexas.gov/housing)**

**Street-Jones Building, 1000 E. 11th St., Suite 200, Austin, TX 78702**

**Se habla Español.**



**Neighborhood Housing and  
Community Development Office**

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The City of Austin is committed to compliance with the Americans with Disabilities Act. Reasonable modifications and equal access to communications will be provided upon request. Program funding is provided through the U.S. Department of Housing and Urban Development, the Texas Department of Housing and Community Affairs, and the City of Austin.