



Prescott Minor Home Repair Program Policies and Procedures

What is the purpose of the Prescott Minor Home Repair Program?

The purpose of the City of Prescott's Minor Home Repair Program (Administered by the Chamber of Commerce Foundation) aligns with the CDBG federal goals "to develop viable communities by helping to provide decent housing, and suitable living environments, principally for persons of low-to-moderate income. The Prescott Minor Home Repair Program is funded by the City through its allocation of federal Community Development Block Grant (CDBG) funds from the U.S. Department of Housing & Urban Development (HUD). The level of funding for the program varies annually.

This is a pilot program with very limited funding initially. If the program is successful, the City may choose to add additional CDBG dollars and possibly expand the scope of eligible activities.

The City of Prescott's Program is available to **income-eligible**, owner-occupied, single-family residential homes in Prescott. This includes manufactured and stationary trailer homes. Repairs eligible in the pilot program are limited to accessibility improvements, life safety repairs, and code violation repairs. Maximum grant per home is \$5000.

Note: The Community Development Department reserves the right to change, modify or amend the program at any time to facilitate the administration of the program and adherence to Federal HUD requirements.

Must residents live in Prescott to be eligible for Funds?

Yes. Residents must reside in the City of Prescott and have owned their home for 12 months prior to applying for funds.

What types of home repairs are eligible for the grant?

- 1). Electrical Hazards
- 2). Lead Based Paint Abatement, Mold Abatement, Asbestos Abatement
- 3). Accessibility Improvements – such as: Grab Bars, Hand Railings, Accessible Toilets, Steps and Sidewalks, Ramp Construction
- 4). Heating, Plumbing and Cooling Repairs
- 5). Fire Protection Systems, Carbon Monoxide Detectors

What types of home repairs are not eligible for the grant?

- 1). New Roofs
- 2). Aesthetic improvements such as painting (Unless it is part of a lead abatement / mold abatement project)
- 3). Internal Remodels
- 4). Expansions
- 5). Repairs to properties which are not the primary home of the owner or are vacation rentals
- 6). Homes located in the floodway that lack flood insurance





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How does an individual / family qualify?

1. The family must be low-moderate income (LMI).

The City and Chamber can certify eligibility as LMI based on household size and income limits, using the “HUD 2021 Income Guidelines.” The owner will initially indicate the number of persons (related or not) that reside in owner’s household and the combined annual gross income in the household pursuant to the table below, based on the most current Adjusted CDBG Income Limits from HUD. However, owner household income will have to be **verified** as per paragraph 2 below.

Number of persons in household	With gross annual income not to exceed:	Number of persons in household	With gross annual income not to exceed:
1	\$35,750	5	\$55,150
2	\$40,850	6	\$59,250
3	\$45,950	7	\$63,350
4	\$51,050	8	\$67,400

2. LMI residents must provide documentation of their income such as the most recent tax returns, asset report, any public assistance the family receives, etc. The City will rely on Annual Income as defined in accordance with [24 CFR Part 5.609](#).

3. Residents must sign legal affidavit that what they are submitting is true and accurate and agree to remain in the property for a minimum of five years.

Do residents have to pay back Home Repair funds to Prescott?

If used for eligible costs funds do NOT have to be repaid. Residents will be asked to sign a declaration of subrogation which means that they certify that none of the funds received by Prescott’s Home Repair Program will be a duplication of benefits of other awards from other entities. If it is discovered that recipients have been double paid for the same items, the City will ask the residents to repay the grant funds.

What is the maximum grant allowed?

The maximum grant for low-moderate income Prescott residents is \$5,000. Grant size depends upon the requested amount, funds available and the ability to demonstrate need.





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When can residents apply for the Minor Home Repair funds?

Applications are accepted until all funds have been expended. Applications submitted with ALL required supporting documents will be considered for funds; partial or incomplete submittals will not be reviewed for eligibility.

What types of residents are NOT eligible for Prescott Home Repair funds?

Residents who do not live in the City of Prescott, or meet the eligibility guidelines including being over the Low/Moderate income threshold.

What other factors must the City establish via application, documentation or records?

1. That the individual or family is not currently behind on their mortgage, in default, or has not declared bankruptcy in the last 12 months.
2. That the individual or family can demonstrate family size, income and assets via applicable documents.
4. That the individual or family can supply proof of insurance
5. That the individual or family can supply a recorded deed

How does an individual or family obtain Prescott Minor Home Repair Funds?

An applicant must complete the required individual assistance application and submit ALL required supporting documents to the Chamber. The application is available at: www.prescott.org or calling 928-445-2000.

1. Complete the application form that is in Adobe Acrobat fill able format online, and save completed form to your desktop. The application may be completed online, but not SUBMITTED online.
2. Print out the completed form and make sure it is signed by you (applicant). Attach all required supporting documents.
3. Send the completed application AND required supporting documents by regular mail to 117 W. Goodwin Street, Prescott AZ 86303. Do NOT send original sensitive documents such as tax returns! Send copies.
4. Once submitted, The Chamber and City of Prescott will review applications and required supporting documents for completeness. Chamber staff will contact you if to obtain any missing documents, which you must send as soon as possible as only complete application packages will be reviewed for grant eligibility.





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5. All applications are subject to required City of Prescott underwriting analysis.
6. Incomplete application packages (e.g., incomplete application form, failure to submit ALL required supporting documents) WILL NOT be accepted by the Chamber.
7. The Chamber and City will review the completed application package and based on it and any required underwriting analysis will either accept or deny the application and will notify applicant by email. If an application is denied, the Chamber will state the reason why.
8. If an application is approved, the home-owner will receive a detailed description of the next steps.
9. The applicant will be required to sign, under penalty of perjury, an AFFIDAVIT stating that there are no outstanding state or local tax liens or legal judgments. Finally, the AFFIDAVIT requires that if the applicant decides to sell the property within the five-year time frame, they will immediately notify the Chamber and may be required to reimburse the City some or all Prescott Minor Home Repair Funds.

What documents must an applicant submit with the application?

Documents required to be submitted with a Prescott Minor Home Repair Funds Application include:

- A. Proof of Self and Residency: State ID, Passport, Social Security Card, Utility Bill, etc.
- B. Proof of Income: Income tax return, letter from employer, pay stubs, social security or disability income statement, retirement benefits letter or statement, child support statement.
- C. Last three months Bank Statements
- D. Asset Certification Form (Attachment A):
- E. Copy of Homeowners Insurance
- F. Copy of the Property Deed
- G. Signed AFFIDAVIT regarding the funds and agreement to own the home for five years minimum. This will be provided to you by the Chamber IF and WHEN your application for assistance is approved.

I certify that the information provided herein is true and complete and that any misrepresentation of income or household size reported herein shall be cause for program disqualification. I also understand that this information is to be used only for determining my **preliminary** eligibility for rental assistance and does not obligate me or the City of Prescott.

City reserves right to amend Policies and Procedures - The City cannot foresee all contingencies and therefore reserves the right to make exceptions to these Policies and Procedures.

