



**CITY OF RIO RANCHO  
FINANCIAL SERVICES DEPARTMENT  
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**

**HOME REPAIR ASSISTANCE PROGRAM (HRAP)**

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**PROGRAM DESCRIPTION**

The City of Rio Rancho's Home Repair Assistance Program (HRAP) is funded via the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG). The program awards grants of up to \$15,000 to help qualifying low income Rio Rancho homeowners with certain repairs to the home they own and occupy. The grant is not paid directly to the homeowner, but to the licensed and pre-approved contractor who performs the work. The Code of Federal Regulations, at 24 CFR 570, governs the use of these federal funds. The primary objective of the HRAP Program is to promote decent, safe, and sanitary residential housing for low income homeowners by providing various repairs to essential functioning, non-aesthetic, principal fixtures and structural components of owner occupied housing. The entire application packet can be downloaded and printed at: [www.rnm.gov/CDBG](http://www.rnm.gov/CDBG).

**Home Repair Assistance Program funds may be used to repair, or replace currently failing:**

- Heating/mechanical systems,
- Plumbing systems,
- Roofs,
- Windows and doors,
- Electrical systems, and
- Other principal fixtures and structural components where those systems are severely deteriorated or failing or in order to bring those systems up to current building codes and standards.

**Federal False Claims Act**

**Under the False Claims Act, 31 U.S.C. §§ 3729-3733, those who knowingly submit, or cause another person or entity to submit, false claims for payment of government funds are liable for three times the government's damages plus civil penalties of \$5,500 to \$11,000 per false claim.**

**To qualify for this program, the homeowner must meet the following minimum requirements:**

1. Own and occupy the home under a sales contract, rent-to-own contract, fee simple, or hold title to the property. Any outstanding mortgage and taxes must be paid current.
2. Have no plans to sell or rent the home within 12 months following completion of the work.
3. The home must be within the city limits of Rio Rancho and must be insured.
4. At minimum, one of the owners must be a U.S. citizen and this owner's name must appear in the county assessor's records as an owner of the home.
5. The household must meet the current Federal income guidelines as established by the HUD Section 8 Guidelines, as stated in the table on the Homeowner Application.

The box below indicates what income must be reported by all members of the household, including all owners regardless of occupancy.

**Gross Annual Household Income must be computed using HUD's specific guidelines.**

*Per HUD, Gross Annual Wage/Salary Income is not what was earned last year as shown on your tax return. Gross Annual Wage/Salary Income is computed by taking the amount currently earned and projecting it out over the coming 12 months. For example, if you are currently earning \$12 per hour and work 40 hours per week,  $\$12 \text{ per hour} \times 40 \text{ hours per week} \times 52 \text{ weeks per year} = \$24,960$ . Any additional (gross) household income from social security or disability benefits (paid to adults and minors), interest & dividends, pensions, annuities, unemployment benefits, welfare assistance, alimony, child support, a family business, and gift income would all be added to that amount to calculate the household's total expected gross annual income over the coming 12 months. The wage/salary income of every household member 18 years of age or older and any government assistance paid to, or on behalf of, a minor would also be included.*

**Additional Important Program Information:**

- Funding is limited. A completed application packet does not guarantee an approval of funds.
- In the event a homeowner has the necessary work completed without use of the HRAP Program and Policies, the City of Rio Rancho will not reimburse them.
- The homeowner will obtain written quotes from a minimum of three (3) contractors from the City's list of pre-qualified contractors; exceptions to the minimum are made on a case by case basis. The homeowner shall have up to two weeks (14 calendar days); from the date they are accepted for the program, to submit copies of the quotes to the City. Beyond those two weeks the City will not guarantee that the program funds will still be available.
- A grant for the Home Repair Assistance Program shall not exceed \$15,000. If the quote from the contractor who is selected to perform the work exceeds \$15,000, the City will pay the first \$15,000 using the awarded grant, and the homeowner will be responsible for paying the remainder of the contractor's bill.
- After the homeowner has signed an acceptance and release form for the work, the City's payment will be made directly to the contractor.
- Resolution of any dispute or warranty issue shall be strictly between the homeowner and the contractor. The City is only the source of the grant funds and is not a party to the agreement, which is between the homeowner and the contractor. The City will not become involved in any dispute.

*The City of Rio Rancho is committed to compliance with the Americans with Disabilities Act (ADA and Section 504 of the Rehabilitation Act of 1973, as amended). Reasonable modifications and equal access to communications will be provided upon request. The City of Rio Rancho does not discriminate on the basis of disability in the admission, access to, or treatment of employees in the City's programs and activities.*



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**REQUIRED DOCUMENTATION**

**The following documents are required from the Homeowner(s), in order to determine Program eligibility:**

- Completed signed and dated Home Repair Assistance Program Application.
- Proof of ownership under sales contract, fee simple, or title to the property.
- Evidence that all property tax & mortgage payments are paid to date.
- Signed and dated Authorization and Release and Acceptance forms (both attached).
- A signed Affidavit certifying the applicant has no plans to sell the home within the next 12 months.
- Evidence that the home lies within the corporate limits of the City of Rio Rancho.
- Copy of Driver's License, or government-issued picture ID, for the homeowner(s).
- Proof of U.S. Citizenship through birth certificate, naturalization papers or passport.
- Copy of the declaration page of current Homeowner's Insurance Policy that indicates dates of coverage.

**In addition, the following documents are required (if applicable) from the Homeowner(s), and any other income-earning adult household member (18 years of age or older).**

- Copy of most recent Federal Income Tax Return, complete with all schedules, W2's, and 1099's used to file the return. If the homeowner is not required to file a tax return, an IRS tax transcript is required indicating no tax return has been filed.
- Copies of last two (2) paycheck stubs.
- Documentation for all other income, including social security, child support, rental, unemployment benefits, welfare assistance, alimony, child support, armed forces pay, gifts, and interest or dividend income, etc.
- Copies of the most recent statements for all checking accounts, savings accounts, certificates of deposit (CD's) and investment/retirement accounts.
- Any additional documentation required to determine eligibility, based on the specific situation of the applicant(s).

**The application will not be considered until the complete packet is received.**

**Federal False Claims Act**

**Under the False Claims Act, 31 U.S.C. §§ 3729-3733, those who knowingly submit, or cause another person or entity to submit, false claims for payment of government funds are liable for three times the government's damages plus civil penalties of \$5,500 to \$11,000 per false claim.**



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**HOMEOWNER APPLICATION**

**1. Homeowner/Applicant Information:**

Name (1): \_\_\_\_\_ Age: \_\_\_\_\_ Phone #: \_\_\_\_\_

Name (2): \_\_\_\_\_ Age: \_\_\_\_\_ Phone #: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Mailing Address (If different from above): \_\_\_\_\_

**2. Household Financial Information:**

List sources of all income (i.e. wages, social security, pensions, annuities, retirement, SSI, VA etc.)

A. Homeowner Total Income: \_\_\_\_\_  
Gross Annual Wages/Income

**B. Other Household Occupants:**

Name (1): \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_ Income: \_\_\_\_\_

Name (2): \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_ Income: \_\_\_\_\_

Name (3): \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_ Income: \_\_\_\_\_

Name (4): \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_ Income: \_\_\_\_\_

C. Total Income of Homeowner(s) and Other Household Occupants:  
\_\_\_\_\_ Total Gross Annual Wages/Income

Qualifying Income Effective March 2018

Family Size	80% of Median Family Income
1 person	\$34,650 (gross)
2	\$39,600
3	\$44,550
4	\$49,500
5	\$53,500
6	\$57,450
7	\$61,400
8	\$65,350

**3. Miscellaneous Information:**

Do you own and live in the home at the address given? \_\_\_\_\_

Number of people living in the home: \_\_\_\_\_

Do you plan to sell or rent the home in the next 12 months? \_\_\_\_\_

Is anyone residing in your home disabled? \_\_\_\_\_

Year the home was built: \_\_\_\_\_

**4. List the home repairs you are requesting:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
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\_\_\_\_\_  
\_\_\_\_\_

**5. Certification:**

I certify that the information provided is true and correct to the best of my/our knowledge. I realize that failure to provide all information could result in the application being invalid. I authorize the City of Rio Rancho to check any references necessary to complete the processing of this application for the purpose of receiving housing rehabilitation through the City of Rio Rancho. I also understand that all information will be kept confidential and will be used strictly for determining my eligibility for the program.

\_\_\_\_\_  
Signature of Homeowner Date



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**HOMEOWNER QUESTIONNAIRE**

*Your response to the following information is voluntary. This information is used to determine whether our programs outreach efforts are reaching all segments of the population, consistent with Federal equal opportunity laws. Your responses will not be used to identify you as an individual and will have no impact on your application or admission to the program. The information provided will be reported to the U.S. Department of Housing and Urban Development as an aggregate and will not directly link to your program file.*

**Please answer the following as it pertains to Owner 1:**

**Race:**

- White
- Black/African American
- Asian
- American Indian/Alaskan Native
- Native Hawaiian/Other Pacific Islander
- American Indian/Alaskan Native & White
- Asian & White
- Black/African American & White
- American Indian/Alaskan Native & Black/African American
- Other Multi-Racial

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Gender:**

- Male
- Female

**Age:**

- Under 18 years of age
- 18 – 61 years of age
- 62+ years of age

**Disabled:**

- Yes
- No

**Female Head of Household\*:**

- Yes
- No

**Please answer the following as it pertains to Owner 2:**

**Race:**

- White
- Black/African American
- Asian
- American Indian/Alaskan Native
- Native Hawaiian/Other Pacific Islander
- American Indian/Alaskan Native & White
- Asian & White
- Black/African American & White
- American Indian/Alaskan Native & Black/African American
- Other Multi-Racial

**Ethnicity:**

- Hispanic or Latino
- Not Hispanic or Latino

**Gender:**

- Male
- Female

**Age:**

- Under 18 years of age
- 18 – 61 years of age
- 62+ years of age

**Disabled:**

- Yes
- No

**Female Head of Household\*:**

- Yes
- No

\* A Female Head of Household is defined as a woman who is the owner of the home, the major, or only, earner of the household, and who has one or more dependents living with her.

