



Commonly Asked Questions



Who qualifies for the City's Home Repair Program?



- Residents located in Dallas city limits
- Residents who are purchasing or own their home for at least 2 years
- Residents living in their home for at least 2 years
- Residents with household incomes less than the AMFI income limits
 - 80% or less for repairs
 - 50% or less for reconstruction
- Residents who pay their property taxes & have current insurance
- Residents with valid Deeds



Whose income counts on the application?

Everyone in the household 18 years and older.



Is this a loan or a grant?

- Major Systems Repair is a deferred loan which is forgiven a percentage annually as long as the owner remains in the home.
- Replacement is also a deferred loan but is not forgiven until the lien term is fulfilled.



Where & when can I refer a potential home repair applicant?

Residents can call us at (214) 670-5397 during open-application periods to request an application packet be mailed to them



How long does it take to process my application?

It should take no longer than 2-3 weeks.



How long does it take to begin repairing the home?

It varies depending on first-come-first-serve.



What types of repairs are done?

Repairs include all major systems such as roof, electrical, plumbing and HVAC



How much time do I have to complete my application once I receive it?

You have 14 days to request an appointment to submit your documents and ten days to complete your process.

Do I have to go in to the office?

Yes, it is preferred that you come in to the office to complete your interview because copies of pertinent documents are made by the staff. However, if you are homebound arrangements can be made to conduct a home visit.

Do I have to continue to pay my taxes and insurance while I wait for my home to be repaired?

Yes, all property taxes and insurance must be current before, during, and after the completion of the repairs.

Do I have to move out of my house while the repairs are in progress?

No, you are not required to move for repairs. Yes, you are required to move for replacement.

If I need a replacement home does the City pay to relocate me?

No, you are required to move yourself.

Can I disconnect my utilities while the work is in progress?

No, you must agree to leave the utilities on for the contractors to utilize while repairing your home.

Can I refinance my house while I'm in the program?

Not likely due to the lien we place on your home.

How often can I apply for assistance?

You may apply once a year until you receive assistance. However, once assistance has been granted, you may only apply once every 5





years. We may be able to assist you with items we could not repair in prior years.



If I received assistance but the repairs did not last one year, who do I contact?

You must contact your contractor.



What if my contractor does not call me back after I've left several messages about a problem?

If you do not receive a return phone call from your Contractor, you will need to refer to the list of contacts you were provided. A Housing Inspector has been assigned to help you contact your contractor and resolve your concerns.



When does the City accept applications?

The City of Dallas typically accepts applications once a year. Only those who comply with the application process are eligible to submit an application.



Can I copy the application and provide it to a friend or neighbor?

No. Only original applications will be accepted.



How does the City notify the public that applications are being accepted?

The City will post an AD in several local newspapers that outlines the dates and process. City Staff attends several outreach meetings throughout the year. All marketing material has the application intake dates.



How do I know which program fits my needs?

One application is all you need to complete. Based on the Housing Inspector's needs assessment and cost estimate, you will be notified of the program that will best meet your needs.



Is there a chance I will not qualify after I have submitted all the required documentation?

Yes. If your home repair cost estimate exceeds the program maximum, you will be notified by your Loan Service Representative.



Who do I call if I have questions about my application?

*You will have two (2) contact persons. You will remain in contact with your **Loan Service Representative** regarding ownership, income, taxes, liens, loan closing, etc. Once you are referred to a **Housing Inspector**, you will contact them regarding construction issues.*



Will someone be able to help me understand the warranties and operation/care of my new equipment?

After your repairs are complete, a meeting will be set up with you to review all of your warranty paperwork, special phone numbers, review the work completed, and ensure you understand what your responsibilities are to maintain one of your most valuable assets...your home!



What if I want to apply for another program after my repairs are complete?

You are not eligible to apply for Home Repair Program assistance for 5 years UNLESS the repair is a threat to life, health, or safety as defined by guidelines and the system was not addressed previously.



You are eligible to apply for assistance with any other Housing Department Program other than Home Repair program.



What happens if I am caught performing illegal activity on my property during the time the project is underway?

The City will stop the project and withdraw from the property regardless of the stage of the project.