



Department of  
**Housing & Neighborhood  
Revitalization**

# Home Improvement & Preservation Program

## FREQUENTLY ASKED QUESTIONS

## HIPP FREQUENTLY ASKED QUESTIONS

### Program Eligibility

#### What are the income limits for each HIPP program?

Max Household Income	Number of Persons in the Household							
	1	2	3	4	5	6	7	8
80% AMI	\$54,550	\$62,350	\$70,150	\$77,900	\$84,150	\$90,400	\$96,600	\$102,850

#### If my mortgage is delinquent, can I still apply?

You can't be more than thirty (30) days past due on your mortgage.

#### What if I have a reverse mortgage?

Applicants having a reverse mortgage on the property are not eligible for this program.

#### What if I have liens?

For the Major Home Rehabilitation Program, you must pay off any non-mortgage liens (ex. code, water or mechanic's liens) before you will be eligible. In order for a property to be eligible for the Home Reconstruction Program, no liens may exist on the property.

#### If my taxes are delinquent, can I still apply? What if I am on a payment plan?

For our Rehabilitation and Reconstruction Programs, your property taxes must be current. If your property taxes are delinquent, you must have entered into an official payment plan with the taxing authority and must be current with your payment plan.

#### If I filed for bankruptcy, can I still apply?

Chapter 7 or Chapter 13 bankruptcy is not allowed if the current mortgage is included as a secured creditor.

#### If I live outside the City Limits of Dallas, can I still apply?

Your home must be located in the city limits of Dallas, Texas.

#### I just bought a fixer-upper, do I qualify for any of your programs?

You must be able to show that you have been living in your home for at least six (6) months and that you use it as your primary residence.

#### If I had work done on my property before, can I still apply? How many times can I apply for HIPP assistance?

Priority for all of our programs is given to homeowners who have never received any form of home repair assistance from the City. Since our programs are usually oversubscribed, this means that you are unlikely to be able to participate in HIPP more than once.

## HIPP FREQUENTLY ASKED QUESTIONS

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### **There are several owners of my home, can I still apply?**

Some joint homeowners are eligible to apply; for example: married homeowners or siblings who both live in the home and are interested in applying for the program. However, if you and multiple relatives inherited your home, please contact the Housing and Neighborhood Revitalization Department to discuss.

## **Program Design**

### **What type of repairs can be done to my home and what is the financial assistance limit?**

Please see the Program Guidelines for a full list of eligible repairs for each program.

Major Rehabilitation Forgivable Loan Program (Rehab Program): available to low- and moderate-income homeowners needing up to \$73,170 in home rehabilitation. Program is administered by the City.

Housing Reconstruction Loan Program (Reconstruction Program): available to low- and moderate-income homeowners where the necessary home repairs exceed the limits of the Rehab Program or where the home is structurally unsound. The City will determine, in its sole discretion, whether a homeowner is eligible for a total-home reconstruction.

### **Do I need insurance on my property?**

You will need to obtain property insurance before the City closes on your loan and you must agree to maintain the insurance during the entire term of your loan. However, the City understands that you may not have insurance at the time you apply, due to the condition of your home. If that is the case, you will need to submit an insurance binder demonstrating that an insurance company agrees to insure your home after the City makes repairs. Also, if your home is located in a flood plain, you will need to obtain and maintain flood insurance.

### **Is this program a loan or a grant? Do you put a lien on my property?**

The Rehab and Reconstruction Programs offer financial assistance in the form of a forgivable loan and the City places a lien on your property until the loan is paid in full. Not all reconstructions are forgivable.

### **Will you try to take my property when I die?**

If you receive assistance under the Rehab or Reconstruction Programs, your heirs will be responsible for paying any unpaid principal on your loan. However, if one of your heirs is income-eligible and wants to assume the loan and live in the home, that option is available.

### **Is the HIPP only for seniors?**

All HIPP programs are open to homeowners of all ages.

## HIPP FREQUENTLY ASKED QUESTIONS

### I need emergency repairs. Can HIPP repairs be approved immediately?

Unfortunately, none of our home repair programs are designed to provide emergency repairs.

### Will I have to relocate?

You may have to temporarily relocate if lead will be removed from your home. Also, if you are participating in the Reconstruction Program, you will have to voluntarily relocate during the time it takes to demolish and rebuild your home. The City does not pay for any costs related to relocation. In all other circumstances, it is NOT mandatory for you to relocate.

## Application Process

### How do I apply for HIPP?

The HIPP application process will be opened as funds and program capacity allows. When funds are available, the application will be made available online at [www.dallascityhall.com/hipp](http://www.dallascityhall.com/hipp)  
Also available at the following locations:

**Bachman Lake Branch Library** 9480

Webb Chapel Rd, Dallas, TX 75238

**Pleasant Grove Branch Library** 7310

Lake June Rd, Dallas, TX 75217

**Martin Luther King Jr. Branch Library**

2922 Martin Luther King Jr Blvd, Dallas, TX 75215

**Hampton-Illinois Branch Library**

2951 S Hampton Rd, Dallas, TX 75224

Applications may be turned in from 9:00 a.m. to 1:00 p.m. on Saturday, August 20, 2022 to any of the locations indicated above. MAIL-IN or FAXED APPLICATIONS will not be accepted. NO APPLICATION WILL BE ACCEPTED without ALL required documents.

### Can you mail me an application? What if I don't have access to a computer?

Applications are available online at [www.dallascityhall.com](http://www.dallascityhall.com) or at the locations listed above. If you need help completing the application, please call us at 214-670-3644 to answer questions about the application.

### Once I submit my application, how long is it valid?

In general, if you have not closed on your repair loan within six (6) months of applying, you will be asked to submit updated documentation.

### What happens after I submit a completed application?

Once your completed application has been received, it will be reviewed by staff. Then, a staff member will schedule an appointment to speak with you and review the terms of the program.

### How do I contact the Department of Housing and Neighborhood Revitalization?

You can contact us in one of two ways: (1) call us at 214-670-3644, or (2) email us at [HIPP@dallascityhall.com](mailto:HIPP@dallascityhall.com).