



# DALLAS COUNTY LOCAL HOUSING TRUST FUND, INC.

## An Owner-Occupied Rehabilitation Program

To provide and expand safe and affordable housing to low-income residents of Dallas County. Assisting homeowners within Dallas County with housing repairs and correcting code violations.

### To qualify for assistance from this program, the homeowner must meet the following requirements:



The property must be located within Dallas County.



The property must be owner-occupied and the homeowner's primary residence.



Property taxes, mortgage payments and homeowner's insurance must be current.



The property must be a single-family residence, condominium or townhouse.  
\*Houses being purchased under contract are not eligible.



Income limits of the household must fall at or below 80% of the area median household income, based on the State Housing Trust Fund Annual Income Limits. (see chart below)

| Number of Persons in Household                   | 1        | 2        | 3         | 4         | 5         | 6         | 7         | 8+        |
|--|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Maximum Total Gross Household Income for Program | \$90,400 | \$90,400 | \$103,960 | \$103,960 | \$103,960 | \$104,900 | \$112,100 | \$119,350 |

### What are the financial implications to the homeowner?

- The work is paid for by the Program through funding from the Dallas County Local Housing Trust Fund, Inc., the participating cities and other contributors.
- The financial assistance will be in the form of a forgivable loan with a maximum loan amount \$15,000 and a minimum loan amount \$500.
- The loan will be recorded as a mortgage on the property, with a term of five (5) years, decreasing 20% each year, and bearing no interest.
- The loan only comes due if the homeowner sells within the five years following the time of participation.

### Program Eligible Activities Include:



#### Basic structural repairs:

- (a) Exterior Walls (b) Roof and roof structure  
(c) Foundation (d) Floor joists and ceilings



#### Building Systems:

- (a) Electrical (b) Plumbing (c) Heating



#### Weatherization:

- (a) Insulation (b) Windows (c) Siding



#### Handicap Accessibility:

- (a) Exterior ramp (b) Bathroom facilities



#### Sump Pump:

- Sump pump installation & connection to storm sewer



**Scan to Apply Online!**

To request a paper application call  
(515) 304-3524