



Dallas County Local Housing Trust Fund Owner-Occupied Rehabilitation Program

The Dallas County Local Housing Trust Fund (DCLHTF) has a mission “to provide and expand safe and affordable housing to low-income residents of Dallas County.” The Dallas County Local Housing Trust Fund has an Owner-Occupied Rehabilitation Program to assist 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 to be assisted must be located within Dallas County.
- Income limits of the household must fall at or below 80% of the median family income.

Number of Persons in Household	1	2	3	4	5	6	7	8+
Maximum Total Gross Household Income for Program	\$83,440	\$83,440	\$95,956	\$95,956	\$95,956	\$96,850	\$103,500	\$110,200
Assistance currently available for this income level	\$31,290	\$31,290	\$35,983	\$35,983	\$35,983	\$36,318	\$38,812	\$41,325

- The property must be a single-family residence.
- The property must be owner occupied.
- The property to be assisted must be the homeowner’s primary residence.
- Homeowner’s Insurance, Property taxes, and Mortgage payments must be current.

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 from the Program is in the form of a forgivable loan. The maximum loan is \$10,000 and the minimum loan is \$500 per household. The loan will be recorded as a mortgage to the property, with a term of five (5) years, decreasing proportionately with the passage of time, bearing no interest. The loan only comes due if the homeowner sells the house within the five years following the time of participation.

Program Eligible Activities Include:

- 1) Basic structural repairs: (a) Exterior walls; (b) Roof and roof structure; (c) Foundation; (d) Floor joists and ceilings
- 2) Building Systems: (a) Electrical; (b) Plumbing; (c) Heating
- 3) Weatherization: (a) Insulation; (b) Windows; (c) Siding
- 4) Handicap accessibility: (a) Exterior ramp; (b) Bathroom facilities

If you would like to apply using the online application process, please use the following link:

<https://portal.neighborlysoftware.com/westdesmoinesia/participant>

If you have questions or would like to request a paper application, please contact (515) 273-0770 or email housing@wdm.iowa.gov.

<http://www.wdm.iowa.gov/housing>