What is the HIP?

A Homeowner Incentive Program (HIP) developed by New Castle County to manage a continued provision of quality safe and habitable housing and to promote homeownership for identified neighborhoods.

What is the HIP: HRDL?

It is an affordable home repair direct loan program designed to enable qualified homeowners to make necessary repairs to their homes.

What does it do?

The HIP: HRDL allows qualified homeowners have repairs and improvements made which are necessary to free their homes of health and safety hazards. Repairs that generally qualify under the HRDL Program include repairs to:

- Heating
- Plumbing
- Electrical
- Roofing
- Structural Problems
- Siding
- Winterization
- Modifications to accommodate the physically challenged

Who will do the work?

Once your eligibility has been determined, a staff person from the Department of Community Services will visit and assist you in identifying your housing problems and in making plans for the repairs. You will make the decision about who does the work and we will assist you with how it is done. All arrangements are confidential to ensure that your privacy is maintained.

How do I apply?

Applications are taken on a first come first served basis starting with names currently on the Loan Programs Waiting List. If you believe you meet eligibility requirements contact New Castle County at 302-395-5600 to be placed on the Waiting List.

Advantages

Your home is probably the single most important investment you will ever make. Making repairs when needed helps to protect your investment as well as to ensure your family's comfort and safety. In addition, well maintained homes improve the appearance and value of your neighborhood.

The Homeownership Incentive Program recognizes the need for funding to bring homes in HIP identified zones into compliance with the building code for New Castle County. Additional loans may be available on a first come first served basis for more extensive repairs if needed.

What Neighborhoods are Eligible?

Arbor Place	Mayview Manor
Dunleith	Town of Newport
Edgemoor Gardens	Oakmont
Town of Elsmere	Overview Gardens
Hamilton Park	Rosegate
Hickman Road	Rosehill Gardens
Holloway Terrace	Simonds Gardens
Knollwood	Sparrow Run
Mansion Park	Glasgow Pines
Eden Park Gardens	Christiana Village

Where does the money come from?

HIP: HRDL loans are funded by the U.S. Department of Housing and Urban Development (HUD) through Community Development Block Grant (CDBG) funding.

Have needed improvements made to make your home healthy and safe!

INCOME GUIDELINES*

# in Family	80% of Median Income
1	$44,150
2	$50,450
3	$56,750
4	$63,050
5	$68,100
6	$73,150
7	$78,200
8	$83,250

Revised 12/18/2013
*Subject to change.

What are the terms of the loan?

- The HIP HRDL loan is a special mortgage loan program offered only to households in the HIP identified zones
- Funding is limited and is available on a first come first served basis starting with names on the established Loan Programs Waiting List
- The loan is a mortgage
- Term is twenty (20) years
- Interest rate is 0%
- Maximum loan is $20,000
- Monthly payments are required
- Applicants must meet program underwriting guidelines
- Work carried out before the loan is approved in writing is not eligible for funding

EQUAL HOUSING OPPORTUNITY

EQUAL HOUSING LENDER

Thomas P. Gordon

New Castle County Executive

HOMEOWNER INCENTIVE PROGRAM (HIP)

HIP: HOMEOWNER REHABILITATION DIRECT LOAN PROGRAM (HRDL)

For Identified Neighborhoods

NEW CASTLE COUNTY
DEPARTMENT OF COMMUNITY SERVICES
Community Development
& Housing Division
77 Reads Way, New Castle, DE 19720

(302) 395-5600