



Houston Firefighters' Relief and Retirement Fund

Back-DROP

The following information only applies to members hired before July 1, 2017

What is Back-DROP? Back-DROP is a provision of DROP that allows a participant to change their DROP entry to an earlier date.

What happens if a member decides to Back-DROP? The member's DROP account balance is recalculated based on the new entry date.

What are the rules?

- Member must already be in DROP
- New DROP entry date must not be before September 1, 1995
- Participant must have 20+ years of service as of the new DROP date
- Minimum Back-DROP period – 1 month before original DROP entry date
- Maximum Back-DROP period – 3 years before original DROP entry date
- New Back-DROP date is the 1st of the month
- Back-DROP is only available **BEFORE RETIREMENT**

When can a member Back-DROP?

- A member may Back-DROP as early as the first day they enter DROP
- Back-DROP is an option any time during active service

Is Back-DROP reversible? Yes. A member can revoke Back-DROP election by notifying the Fund in writing within 10 business days of signing the application or when the member leaves active service whichever is sooner.

How many times can a member Back-DROP? Once - unless the Board determines that a catastrophic injury or illness will cause the member to leave HFD earlier than expected or the previous election was not for the maximum time allowed.

What are the steps to Back-DROP?

- Contact Member Services to discuss Back-DROP **BEFORE RETIREMENT**
- Complete the Back-DROP application ([ADD LINK](#)) **before you retire**
- Submit the application to Member Services **before you retire**

Once you retire, it's too late to Back-DROP!