

Government of the District of Columbia D.C. Department of Housing and Community Development

Single Family Residential Rehabilitation Program

FACT SHEET

The purpose of the Department of Housing and Community Development's (DHCD) Single Family Residential Rehabilitation Program (SFRRP) is to help households finance home repairs that will:

- * Address building code violations
- * Repair roofs
- * Remove threats to health and safety, including lead-based paint hazards
- * Remove barriers to accessibility for persons with mobility or other physical impairments

Under the SFRRP Program, DHCD provides funding of loans and grants, not to exceed a total of \$75,000, to the household. The household identifies its own licensed and certified contractors to carry out the work, subject to DHCD development of an initial scope of work and approval of the contractor's bid. All funding of contracts are between the household and DHCD; all rehabilitation, lead abatement, roof replacement and handicapped accessibility contracts are between the household and the contractor.

The program provides financing through low or 0% amortized loans, for up to 20 years and deferred loans (not payable until the home is sold, transferred or refinanced). Eligible applicants must:

- * Own and live in their homes as their primary residence for at least 3 years
- * Current on all District and federal taxes
- * Unable to obtain private financing for the needed repairs (see reverse for important information)
- * Have an acceptable credit report
- * Have current homeowners insurance, and
- * Have household incomes that are no greater than the levels shown below.

Income Limits (as of January 9, 2013)

Household Size							
1	2	3	4	5	6	7	8
Maximum Household Income							
\$46,750	\$53,400	\$60,100	\$66,750	\$72,100	\$77,450	\$82,800	\$88,150

All assisted homes must undergo rehabilitation work that will control or abate lead-based paint hazards. Financing to address these hazards is provided as a five-year forgivable grant.

Under the SFRRP umbrella, homeowners can use the funding for two of the following grant programs:

- * A **Roof Repair** grant of up to \$15,000 to replace the roof. This grant pays for exterior roofing and gutter work only.
- The "Handicapped Accessibility improvement Program" (HAIP), provides a grant of up to \$30,000 for improvements needed to remove physical barriers within a home for persons with mobility or other physical impairments. In addition, households where the head of household is 60 years or older may have the first \$10,000 of assistance provided as a permanently deferred loan. Deferral of additional amounts will be considered on a case-by-case basis.

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Note in reference to private financing: DHCD adheres to all federal and local laws and regulations which offer consumer protections from prohibited predatory lending practices. DHCD does not require potential applicants to accept private financing that is priced above the market rate or that is not from a reputable lender. Potential applicants should never accept an offer of private financing without discussing the offer with one of housing counseling agencies listed below.

The "private bank financing" and "credit report" requirements described on the previous page do not apply to grant program applicants provided that the cost of the repairs falls within the grant limit.

DHCD generally processes applications on a "first-come first served basis". Please contact one of the community-based housing counseling managers at (202) 442-7200.

- * Housing Counseling Services 2410 17th Street, NW Washington, DC 20009 (202) 667-7006
- University Legal Services
 1800 Martin Luther King, Jr. Ave., SE, 1st Floor
 Washington, DC 20020
 (202) 889-2196
- * Latino Economic Development Corporation 2316 18th Street, NW Washington, DC 20009 (202) 588-5102
- University Legal Services
 220 I Street, NE, Suite 130
 Washington, DC 20002
 (202) 547-4747
- * Lydia's House 3939 South Capitol Street, SW Washington, DC 20032 (202) 373-1050
- University Legal Services, Far NE 3939 Benning Road, NE Washington, DC 20019 (202) 396-1200

In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code, Section 2-1401.01 <u>et seq.</u>, (Act) the District of Columbia does not discriminate on the basis of actual or perceived: race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, familial status, family responsibilities, matriculation, political affiliation, disability, source of income, or place of residence or business.

Department of Housing and Community Development Michael Kelly, Director

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