

Housing Rehabilitation Assistance Program (HRAP)

Preserving safe, stable homeownership for income-qualified residents

Program Overview

HRAP provides deferred loans to eligible homeowners to address critical housing repairs that improve health, safety, accessibility and energy efficiency.

Program Snapshot

- 55 Homes Rehabilitated Across 8 Council Districts (FY 2022 – FY 2026)
- Up to \$60,000 in Deferred Loan Assistance
- Households Served Up to 80% AMI



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Welcome **HOME**



Program Impact and Community Benefits

Protects Existing Housing Stock

Repairs extend the useful life of homes and preserve existing affordable housing opportunities.

Supports Residents

Addresses costly deferred maintenance and helps homeowners remain safely housed.

Maximizes County Investment

A revolving loan structure allows repayments to support future homeowner assistance.

Delivers Countywide Impact

Provides rehabilitation assistance to eligible homeowners throughout the County.

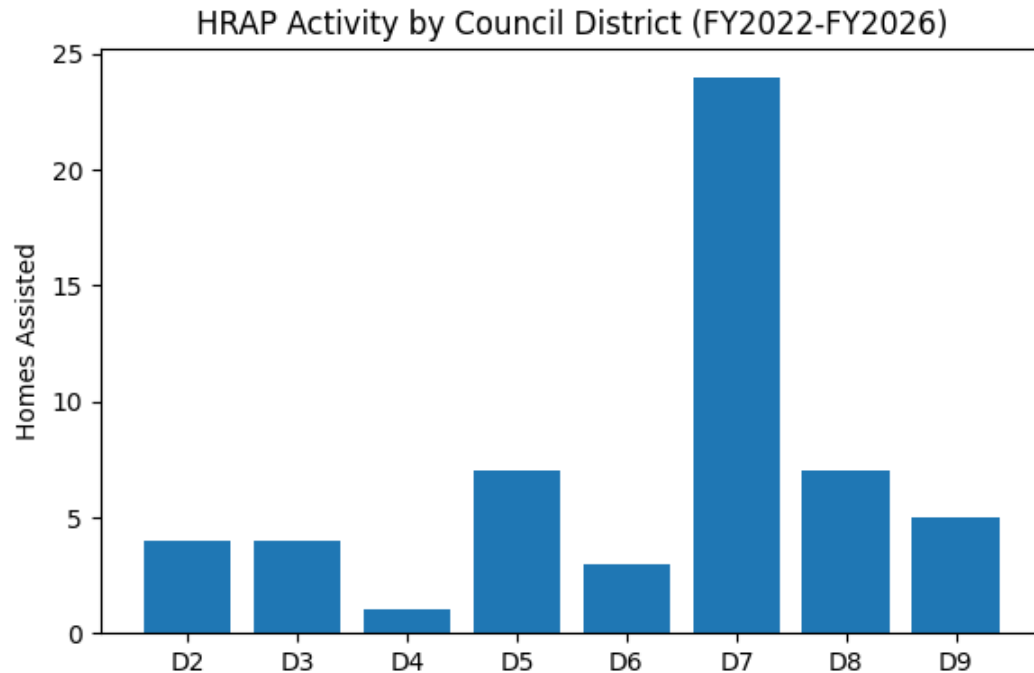
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Aisha N. Brantley
County Executive

HRAP Activity by Council District (FY2022-FY2026)



District	Homes Assisted
D2	4
D3	4
D4	1
D5	7
D6	3
D7	24
D8	7
D9	5
Total	55

Countywide Investment

\$2.1 million deployed

- \$1.1M CDBG Program Income (FY2022-FY2024)
- \$1.0M HITF (FY2024-FY2026)



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Capitalize the HRAP Revolving Loan Fund

Additional capitalization will allow DHCD to:

Expand

Provide rehabilitation assistance to additional eligible homeowners

Sustain

Maintain a revolving loan structure that extends the impact of County funds while leveraging efficient third-party administration.

Respond

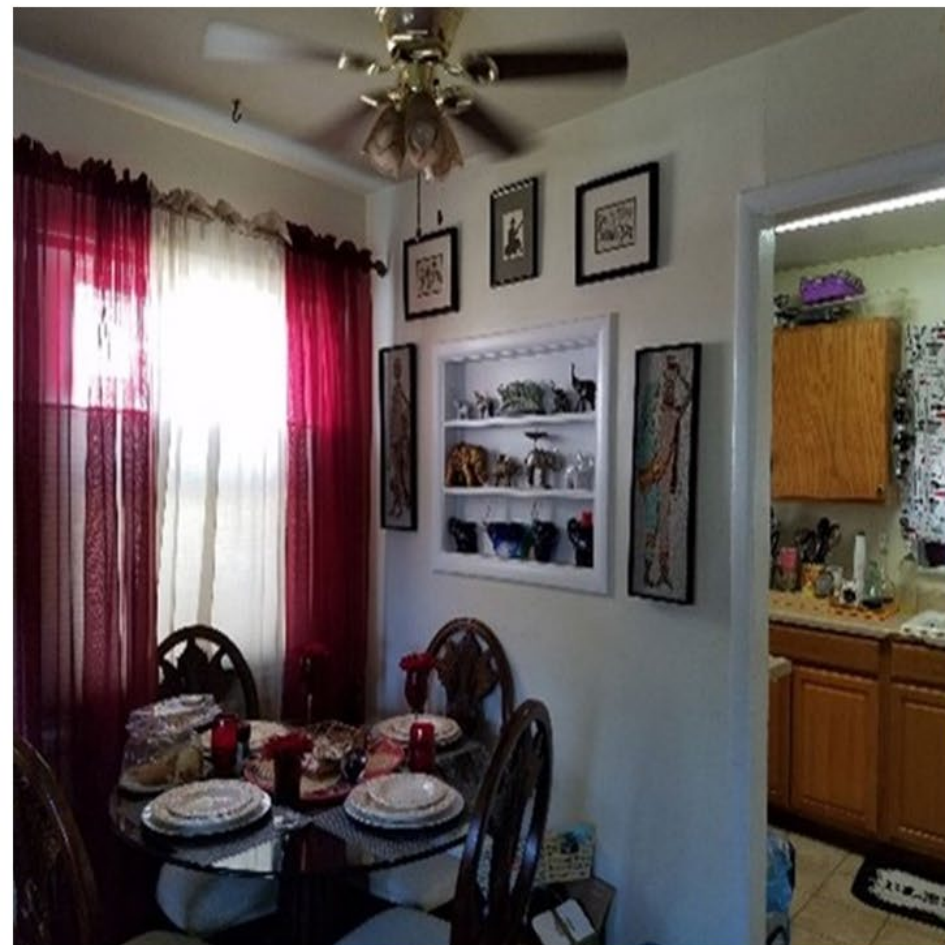
Address homeowner rehabilitation needs as they arise countywide while preserving affordable housing and preventing displacement.

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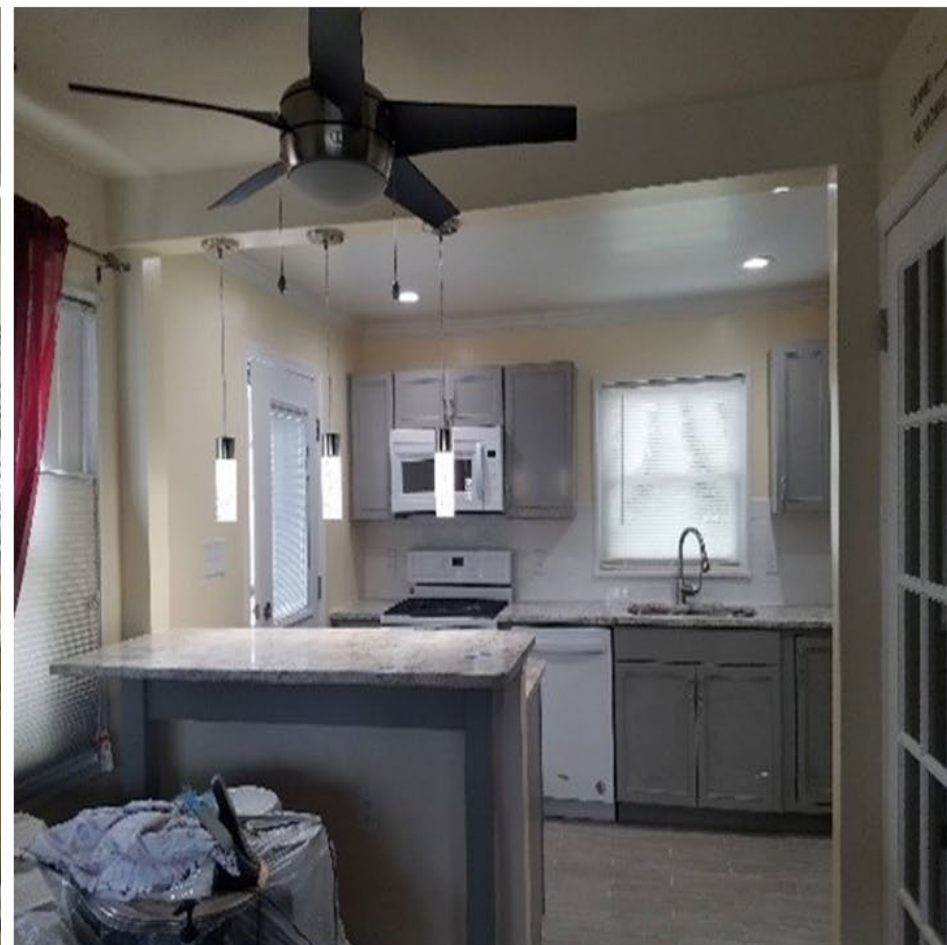
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Aisha N. Braraboy
County Executive



BEFORE



AFTER



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