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alexandriava.gov/Housing



Office of Housing
Home Rehabilitation Loan Program
421 King St., Suite 215
Alexandria, Virginia 22314



Home Rehabilitation Loan Program

Office of Housing





Program Description

The Home Rehabilitation Loan Program (HRLP) helps owners to make repairs or improvements that are required for the health or safety of the owners or are needed to preserve and extend the life of the property. A loan can be used to make home repairs and replacements.

For more than 30 years, the Office of Housing has helped many households afford to make vital repairs to their homes. This program provides both financial and technical assistance to eligible homeowners living within the City of Alexandria.



Eligibility

The loan program is available to help low-income homeowners find an affordable way to repair their homes and/or make accessibility improvements for mobility impaired persons. Gross household income should not exceed the following limits:

HRLP Income Limits			
1 person	\$79,760	4 persons	\$113,840
2 persons	\$91,120	5 persons	\$122,960
3 persons	\$102,480	6 persons	\$132,080

Qualifying

- Household income must fall within these income levels, as established by U.S. Department of Housing and Urban Development (HUD).
- Participants must own and occupy the residence.
- Property must be located within the corporate limits of the City of Alexandria.



Loan Terms

- Maximum construction loan amount:
 - Single family residences: \$135,000
 - Condominiums: \$75,000
- 0% interest
- No monthly payments
- Due in 99 years or when the property is sold, transferred, or when the borrowers no longer occupy the property as their primary residence.
- Security interest in your home as a Deed of Trust on the property.



Next Steps

The Office of Housing will assist you in all steps of the process. Call a Home Rehabilitation Loan Specialist at 703.746.3091. *For reasonable disability accommodation, contact gwen.lassiter@alexandriava.gov or call 703.746.4990, Virginia Relay 711.*