Neighborhood Housing Rehabilitation Program (NHRP)

**Application Process:** Those interested in the Neighborhood Housing Rehabilitation Program can complete the NHRP Questionnaire and submit to OHCD. Once the questionnaire is returned, it will be screened for preliminary eligibility requirements. Applicants deemed potentially eligible will be placed on a waiting list. Due to funding limitations, persons will be contacted from the list for formal application/interview as funds become available.

**OHCD Role:** OHCD staff will assess eligibility of both the family and property when a formal NHRP Application is received along with the necessary verifications. If eligible for the program staff will complete a work write-up for bidding purposes and assist the property owner with contractor selection. The owner(s), contractor, and OHCD will enter into a Construction Contract for the work to be completed based upon the work write up. The County, with funds provided by the federally funded Community Development Block Grant (CDBG) program shall pay the contractor for performance of work with the property owner’s written consent after inspection. OHCD serves as the funds disbursement agent on behalf of the property owner and serves as the liaison between the contractor and homeowner.

**Loan Repayment:** The amount of assistance is secured by a Deed of Trust and Promissory Note. The amount of assistance provided for rehabilitation will be secured by a Deferred Deed of Trust on the property. The Trust will not be due and payable until the property ceases to be the principal residence, or is sold, or the borrower fails or neglects to pay the taxes, assessments, or premiums for hazard, flood (if required) or mortgage insurance, or terms of the deed of trust are violated. PWC will not agree to subordination of our current Deed of Trust to any new loan where the borrower is taking equity out of their home to include; Lines of Credit, Debt Consolidation, Home Equity, Home Improvement Loans or any other type of loan to include refinances of the existing first trust mortgage and/or second trust mortgage loan(s) that would result in cash-out for the borrower(s).

If you need more information regarding the Neighborhood Housing Rehabilitation Program contact Kelly Ann Beard at 703-492-2302 or by e-mail kbeard@pwcgov.org