

## History of Homeowner Rehabilitation Loan Program

- [The Federal HOME Investment Partnership program \(HOME\)](#) was created under the National Affordable Housing Act of 1990 and became available in 1992. The purpose of HOME funds is to expand the supply of affordable housing for low and very low-income families and individuals.
- According to past Grantee Performance Reports (GPRs) NHCD began using HOME funding in FY 1992-93, which was the 18th Entitlement Year for COA to receive CDBG funding.
- In FY 1999-2000, the Single Family Loan Program (SFLP) mission was to “assist low- and moderate-income homeowners with more substantial repairs, such as foundation repair or replacement. At least one housing code violation must exist to be eligible for the program. Loans are to be provided to needy families who are unable to obtain private financing.”
- In FY 2000-2001, the SFLP was renamed the “Homeowner Moderate Rehabilitation Program with the same mission.
- In FY 2001-2002, the name of the program’s name became “Homeowner Rehabilitation Loan Program” and has not changed.
- The program using whatever name has always had a lien requirement. Some loans were repayable and some were forgivable.