

Response to Questions on the FY 2017 Budget

Request By: Supervisor Hudgins

Question: Please provide a list of Home Improvement Loan Program loans by year, district, and loan amount.

Response: The Home Improvement Loan Program (HILP) began in the mid-1970's and provides loans, grants and materials to low- and moderate-income individuals for the purpose of home improvements. Old loans are repaid, generating revenue, but most loans are deferred and repaid when the homeowner decides to sell their home.

According to Department of Housing and Community Development records, since 1980, the HILP has provided nearly \$3.9 million in assistance to individual Fairfax County homeowners to rehabilitate their homes. A breakdown of the loan amounts by year and current magisterial district appears below.

Year	Braddock	Dranesville	Hunter Mill	Lee	Mason	Mt. Vernon	Providence	Springfield	Sully	Total
1980					\$30,500				\$40,000	\$70,500
1981						\$30,518				\$30,518
1982										\$0
1983							\$25,000			\$25,000
1984					\$25,000	\$14,770	\$20,070			\$59,840
1985										\$0
1986							\$25,000			\$25,000
1987		\$25,000				\$25,000	\$1,750			\$51,750
1988		\$25,000		\$42,300	\$6,000	\$13,575	\$1,300	\$7,500		\$95,675
1989		\$5,000		\$28,000	\$7,000		\$5,000			\$45,000
1990		\$600	\$27,200	\$97,364	\$134,905	\$128,555	\$29,500		\$3,765	\$421,889
1991	\$37,780	\$68,420	\$21,100	\$100,440	\$63,840	\$160,067	\$161,323	\$21,175	\$36,280	\$670,425
1992	\$33,330	\$40,900	\$3,750	\$86,721	\$43,050	\$80,020		\$1,700		\$289,471
1993				\$2,155	\$10,090					\$12,245
1994	\$3,000				\$1,500				\$4,500	\$9,000
1995	\$200		\$4,000		\$102,045	\$118,650	\$2,700		\$90,870	\$318,465
1996	\$73,180		\$16,000	\$76,602	\$48,100	\$136,360	\$2,285	\$1,700	\$57,600	\$411,827
1997	\$19,500			\$93,070	\$93,500		\$1,969			\$208,039
1998				\$14,600	\$13,400	\$37,616	\$18,800			\$84,416
1999					\$86,100	\$105,220				\$191,320
2000						\$5,964	\$17,500			\$23,464
2001		\$30,000								\$30,000
2002		\$70,000								\$70,000
2003										\$0
2004						\$32,400				\$32,400
2005		\$19,700	\$45,300							\$65,000
2006		\$7,480	\$17,068	\$5,388		\$88,754				\$118,690
2007				\$86,447		\$121,842				\$208,289
2008	\$24,726									\$24,726
2009					\$38,761		\$14,971		\$19,426	\$73,158
2010	\$12,340	\$15,246		\$6,836	\$40,734	\$19,986			\$50,942	\$146,084
2011	\$10,369								\$4,272	\$14,641
2012										\$0
2013									\$27,003	\$27,003
2014							\$44,365			\$44,365
Total	\$214,425	\$307,346	\$134,418	\$639,923	\$744,525	\$1,119,297	\$371,533	\$32,075	\$334,658	\$3,898,200

A total of approximately \$1.2 million in 62 loans to homeowners remains outstanding as of March 2016. In addition to serving individual homebuyers, the HILP program was also utilized to provide loans to assist non-profit organizations in rehabilitating foreclosed homes they purchased from financial institutions using financing provided through the Fairfax County Redevelopment and Housing Authority.

The HILP program has been significantly down-sized in recent years and new HILP loans are now limited to emergency situations. In 2010, the HILP program was suspended and, with certain exceptions, stopped accepting new applications from individual homeowners due to declining utilization. HCD's main focus, in terms of the rehabilitation of owner-occupied housing, is currently the Home Repair for the Elderly Program (HREP). HREP is funded using a combination of federal and local funds, and provides free labor and up to \$500 in materials to complete minor, necessary repairs to eligible low- and moderate-income elderly homeowners, as well as provides accessibility modifications for people with disabilities. The program served 111 households in FY 2015, with an average household income of \$22,249.