

Single Family Residential Rehabilitation Program (SFRRP) Frequently Asked Questions (FAQs)

December 2025

Grant Assistance

How much assistance is available?

Each applicant can receive up to 50% of the tax assessed value of their property as determined by the District's Office of Tax and Revenue (OTR) and based on the necessary repairs that are identified within SFRRP guidelines.

If the OTR tax assessed value of a home is \$300,000, then grant assistance cannot exceed \$150,000.

Does the grant amount determine whether an applicant will have to sign a covenant?

No, the grant amount does not absolve the grantee from signing the covenant.

Covenant Conditions

Who must sign the grant and covenant agreement if more than one person is listed on the property deed?

All parties listed on the deed must sign and agree to the terms and conditions of the grant and covenant.

How will the covenant be recorded?

The covenant will be recorded with the Recorder of Deeds (ROD) at the end of all construction with total amount and payment schedule for the period required.

Will the applicant receive a copy of grant and covenant?

Yes, the grantee(s) will receive copies of the grant award and covenant.

How will the covenant affect the applicant's ownership of the property?

The covenant will not affect the ownership of the property unless the grantee(s) sells or transfers the property within the covenant period.

Does the covenant require a homeowner to remain in their home for 20 years?

Yes. The homeowner(s) must occupy the property as their primary residence for the duration of the covenant. Once the covenant is signed, the property cannot be sold or transferred to another party during the active covenant period.

How does DHCD anticipate handling situations involving, relocation for health reasons, death or other unforeseen circumstances that does not include selling their home?

If the home is no longer the primary residence of the homeowner(s) due to relocation for health reasons, death or other unforeseen circumstances, prior to the covenant's expiration, the homeowner or their estate will be responsible for repayment of any outstanding grant obligations. Potential heirs are strongly recommended to seek legal counsel to fully understand the covenant terms and conditions.

Repayment

The covenant has a repayment clause if the home is sold within the first five years. Is repayment only required if the property is sold during the first five years, or throughout the covenant period?

Repayment is required for any sale or transfer before the covenant period has fully expired. If the property is sold or transferred within the first five years of the covenant period, the full grant amount is 100% recoverable. Beginning in year six, a burn-off period begins which reduces the recoverable amount by 1/15 each year until the covenant expires.

If the home is sold within five years, how is repayment structured? Would the grant be converted into a recoverable grant or loan? If so, what are the repayment terms of such agreement such as interest rate, amortization schedule, term length, and potential lien implications?

If the home is sold or transferred at any point while the covenant is active, the District will request repayment of the grant funds. This is a dollar-for-dollar grant with no interest attached, but it does carry specific terms. Upon signing the covenant, the homeowner will receive a payment schedule outlining the remaining balance for each year of the covenant period. The covenant is officially recorded with the DC Recorder of Deeds, and therefore, a lien is placed on the property until the covenant expires, or the grant is repaid in full.

How does the covenant affect future property owners?

Future property owners are not affected by the covenant. When the sale or transfer of the property occurs, the grantee(s) will be required to pay any money owed to the District of Columbia based on the repayment terms within the covenant.