



Homebuyer Assistance Programs

The **Department of Housing and Community Development (DHCD)** is committed to providing homeownership opportunities for the District's low-to-moderate income residents. The District also encourages those who work for the District Government to live in the city they serve. DHCD offers the following homebuyer assistance programs.

Home Purchase Assistance Program (HPAP)

DHCD's Home Purchase Assistance Program (HPAP) helps low-to-moderate income residents purchase a home in the District. Qualified applicants can receive financial assistance for down-payment and closing costs to purchase single-family houses, condominiums or cooperative units.

Are you eligible?

To be eligible for HPAP assistance, you must meet the following criteria:

1. Be the head of the household and a first-time homebuyer.
2. Be a low-to-moderate income resident, based on the Department's standards.
3. Cannot have had ownership interest in any residential real estate within the three years prior to application.
4. The purchased home must be the borrower's primary residence and must be located within the District of Columbia.
5. Possess a good credit rating.
6. Applications are prioritized based on the following:
 - a. low-income, elderly, handicapped, disabled or displaced District residents
 - b. other District residents
 - c. non-residents who have been employed in the District for one year prior to application
 - d. non-residents who have lived in the District for three years as an adult



Please note: District residents will always be the priority for HPAP assistance. Non-resident applications will be accepted, but only processed for eligibility at times when there are no pending applications from District residents.

How much assistance is available?

The total amount of financial assistance for down payment provided to very low-, low-, and moderate-income eligible households shall not exceed \$40,000 based upon household income, need, and the availability of funds. Closing cost assistance is provided separately and will be no more than \$4,000.

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How much will I need to contribute to qualify?

HPAP recipients contribute \$500 or 50% of liquid assets greater than \$3,000, whichever is greater. For very low- and low-income applicants, the contribution in excess of five hundred dollars (\$500) may be waived by the Director where there is demonstrated need and the applicant is elderly, handicapped, disabled, or displaced.

How is the loan repaid?

Payment on loans made to any income-eligible household under this program is deferred for the first five years. Monthly principal-only payments begin at the start of the sixth year of the loan, amortized over a 40-year period. The entire amount of the loan is immediately due and payable if the borrower transfers the property, the property is refinanced (unless the refinance meets certain conditions), or the property ceases to be the borrower's principal place of residence.

Employer Assisted Housing Program (EAHP)

The Employer Assisted Housing Program (EAHP) provides assistance to employees of the DC Government who are first-time homebuyers in the District. DC Government employees are eligible for matching down-payment funds up to \$1,500; a deferred loan of up to \$10,000; and, for the first five years of the loan, a property tax reduction (based on a sliding scale) and an income tax deduction.

DC Government employees include the personnel at all DC Government agencies, including the Metropolitan Police Department and DC Public Schools, and employees at DC public charter schools. DC Government employees must be employed in good standing for one year to qualify, with the exception of public school and public charter school teachers, police officers, fire fighters, and emergency medical technicians, who are eligible at the time of appointment. Applicants can receive funding from both HPAP and EAHP as long as the eligibility requirements for both programs are met.

How can I apply?

To apply for HPAP assistance, please contact one of the following organizations:

Housing Counseling Services

2410 17th Street, NW
Washington, DC 20009
(202) 667-7006

Latino Economic Development Corp. (LEDC)

2316 18th Street, NW
Washington, DC 20009
(202) 588-5102

Lydia's House

3939 South Capitol Street, SW
Washington, DC 20032
(202) 373-1050

University Legal Services

220 I Street, NE, Suite 130
Washington, DC 20002
(202) 547-4747

University Legal Services at

DHCD Housing Resource Center

1800 Martin Luther King, Jr. Ave., SE
Washington, DC 20020
(202) 889-2196

University Legal Services, Far NE

Lloyd E. Smith Center
3939 Benning Road, NE
Washington, DC 20019
(202) 396-1201

