



DHCD Homebuyer Assistance Programs

Programs From the DC Department of Housing and Community Development

The DC 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. As part of this commitment, DHCD offers two homebuyer assistance programs.

Home Purchase Assistance Program

The Home Purchase Assistance Program (HPAP) provides down payment and closing cost assistance for the purchase of single-family homes, condominiums or cooperative units in the District.

Maximum Down-payment Assistance

The maximum amount of financial assistance provided to eligible households is **\$202,000** based upon household income, need, and fund availability.

Closing cost assistance is provided separately, and is calculated at 4 percent of the home purchase price or **\$4,000**, whichever is less.

Am I Eligible?

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

- Be the head of the household and a first-time homebuyer.
- Be a very low-to-moderate income resident,
- based on DHCD standards. (See the separate HPAP Homebuyer Assistance Table.)
- The minimum credit score rating required is 630
- Have no ownership interest in any residential real estate within three years before applying.
- Purchase a home within the District.
- Use that home as your primary residence.

How Does DHCD Prioritize Applications?

Applications are prioritized based on the following:

- District residents always are the priority for HPAP assistance. We will accept applications from non-residents, when there are no pending applications from District residents.
- Low-income, elderly, disabled or displaced District residents
- Non-residents who have been employed in the District for one year before applying

How Will I Need to Contribute to Qualify?

HPAP applicants contribute \$500 or 50 percent of liquid assets greater than \$3,000. Whichever is greater. For very low-income applicants, any contribution in excess of \$500 may be waived by the DHCD Director, if there is demonstrated need and the applicant is elderly, disabled, or displaced.



How is the HPAP Loan Repaid?

- **For moderate income eligible households:** Loan payments are deferred for the first five years, starting in the sixth year, monthly principal-only payments begin over a 40-year period.
- **For very low income and low-income eligible households:** There are no monthly loan payments.
- **When all loans become payable:** Regardless of household income, If the borrower transfers the property, refinances it (unless it meets certain conditions), or stops using the home as their primary residence, the entire loan amount becomes immediately due and payable.

Employer-Assisted Housing Program

The Employer-Assisted Housing Program (EAHP) provides assistance to District government employees who are first-time homebuyers in the District. Eligible employees can receive a deferred loan of up to **\$20,000** and matching down payment funds up to **\$5,000**. EAHP also provides additional assistance to eligible First-responders of matching down payment funds of up to **\$15,000** and a deferred, recoverable grant of **\$10,000**.

Am I Eligible?

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

- **Employees at all District government agencies**, including DC public and public charter schools.
- **First-responder additional assistance** for police officers, corrections officers, firefighters, paramedics and emergency medical technicians.
- **Employed in good standing for one year.** However, First-responders and public school and public charter school teachers, are eligible at the time of appointment or acceptance of an offer of employment.
- **Have no ownership interest** in a primary residence in the District in the prior three years.
- Applicants can receive funding from HPAP and EAHP if they meet the eligibility requirements for both programs



How Can I Apply for HPAP?

Please contact one of the following DHCD-funded community-based organizations (CBOs).

Housing Counseling Services, Inc - 2410 17th St NW, Wash, DC | (202) 667-7006

Latino Economic Development Corporation - 1401 Columbia Rd NW, Unit C-1, Wash, DC | (202) 588-5102

Lydia's House, Inc 4101 Martin Luther King Jr. Ave SW, Wash, DC | (202) 373-1050

Manna, Inc - 6856 Eastern Ave NW, Suite 100, Wash, DC | (202) 832-1845

Marshall Heights Community Development Org - 3939 Benning Rd NE, Wash, DC - (202) 396-1200

University Legal Services, Inc.

3939 Benning Road, NE, Wash, DC - (202) 527-7070 | 220 I Street, NE #130, Wash, DC - (202) 547-4747