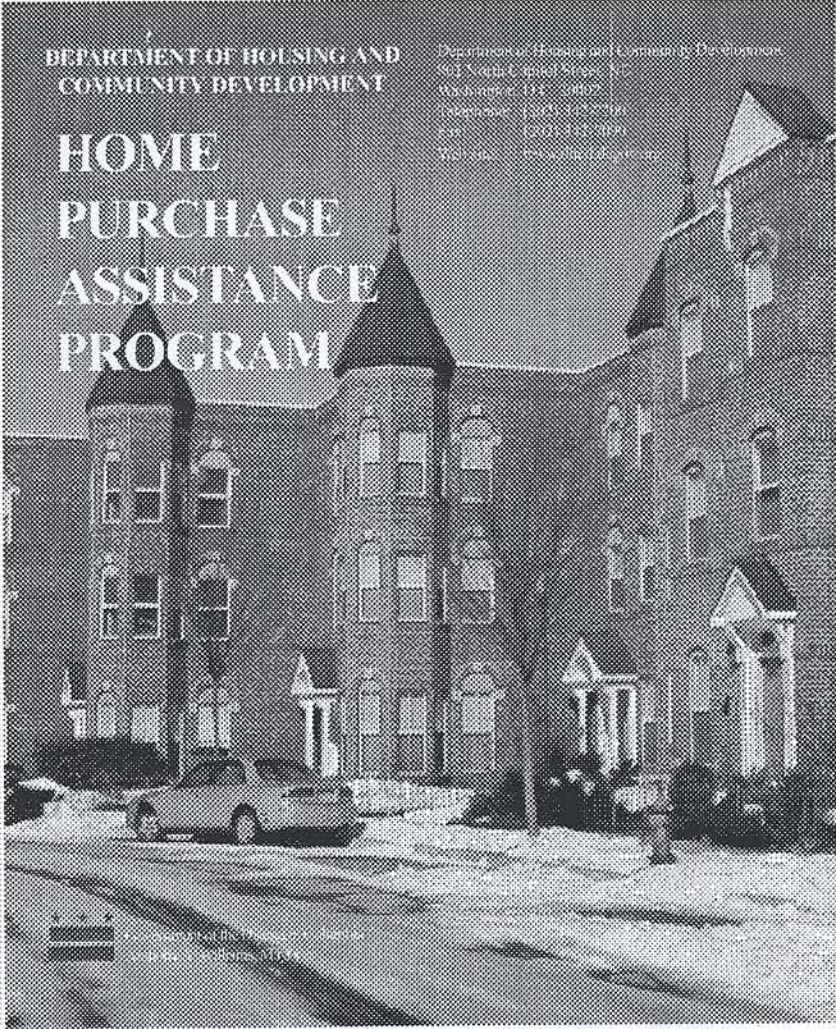


Department of Housing and Community Development
801 North Capitol Street, NE
Washington, D.C. 20002

DEPARTMENT OF HOUSING AND
COMMUNITY DEVELOPMENT

HOME PURCHASE ASSISTANCE PROGRAM

Department of Housing and Community Development
801 North Capitol Street, NE
Washington, D.C. 20002
Telephone: (202) 417-2700
Fax: (202) 417-2000
Website: www.dhcd.org



Community-Based Organizations

Four community-based organizations are contracted by DHCD to accept HPAP applications and counsel applicants on the program. Applications are then forwarded to GWUL for processing. Residents interested in applying for HPAP should contact one of the following community-based organizations:

Housing Counseling Service, Inc.
2430 Ontario Road, NW
Washington, D.C. 20009
(202) 667-7006

Marshall Heights Community
Development Organization
3939 Benning Road, NE
Washington, D.C. 20019
(202) 396-1200

University Legal Services
Suite 202
300 I Street, NE
Washington, D.C. 20002
(202) 547-4747

University Legal Services
2nd Floor
3101 Martin Luther King Avenue, SE
Washington, D.C. 20032
(202) 645-7088

ZONING COMMISSION
District of Columbia
Case 02-17
Exhibit 193

Program Description

The Home Purchase Assistance Program (HPAP) enables lower- and moderate-income individuals and families to purchase affordable housing in Washington, D.C. Qualified HPAP applicants receive financial assistance to purchase single-family houses, condominiums, and cooperative apartments. HPAP funds can be used for down payment and/or closing costs.

HPAP loans are awarded to a limited number of applicants each year, depending on funds allocated in the department's budget. Loan amounts are determined by a combination of factors, including income, household size, and the amount of assets that an applicant can commit toward the purchase price of a home. In addition, all loan recipients are required to maintain their properties in compliance with D.C. Housing Codes.

Are You Eligible for a Loan?

To be eligible for an HPAP loan, you must fulfill the following qualifications:

- Legally reside in Washington, D.C. for at least one year;
- Head a very low-, lower-, or moderate-income household;
- Not have an ownership interest in any other housing in the Washington, D.C. area;
- Possess a good credit rating; and
- Have personal funds to cover 3% of the purchase price of a selected house or a minimum of \$500 toward the purchase of a selected house.



Income Guidelines

The following income limits for HPAP applicants were established based on Fiscal Year 2000 median family income levels for the Washington, D.C. area from the U.S. Department of Housing and Urban Development.

| Persons in Household | Very Low-Income | Lower-Income | Moderate-Income |
|----------------------|-----------------|--------------|-----------------|
| 1 | \$28,200 | \$46,350 | \$63,750 |
| 2 | \$32,250 | \$53,000 | \$72,850 |
| 3 | \$36,350 | \$59,600 | \$81,950 |
| 4 | \$40,500 | \$66,250 | \$91,100 |
| 5 | \$43,500 | \$70,400 | \$96,750 |
| 6 | \$46,750 | \$74,500 | \$96,750 |
| 7 | \$50,950 | \$78,650 | \$96,750 |
| 8 | \$53,200 | \$82,800 | \$96,750 |

7 Easy Steps to Homeownership

Step 1 – Contact the community-based organization closest to your home for a pre-application housing counseling session.

Step 2 – Gather the required documentation requested by your housing counselor and complete your HPAP application.

Step 3 – Wait for your eligibility letter to arrive from the Greater Washington Urban League (GWUL). If your application is approved, you will receive a Notice of Eligibility, which will indicate your financial assistance amount and the qualifying price range for your new house.

Step 4 – Find a house, condominium, or cooperative apartment and enter into a sales agreement to purchase it. Forward a copy of the sales agreement to GWUL.

Step 5 – Complete your mortgage application from your carefully selected financial institution. Be sure to include a copy of your Notice of Eligibility and sales agreement.

Step 6 – Complete the transfer of ownership from the current homeowner to you, which is known as settlement.

Step 7 – Move into your new home.



If your HPAP application is denied by GWUL, you should consider asking your housing counselor the following two questions:

1. Can I do anything to correct the factor(s) responsible for my denial?
2. Can you recommend a strategy to help me strengthen my application?