

WASHINGTON, D.C. PROGRAMS

Home Purchase Assistance Program (HPAP)

Loan Terms: **up to \$202,000** in financing assistance and up to **an additional \$4,000** in closing cost assistance in the form of a loan.

The amount of assistance and length of the loan deferment period is determined by your [income and household size](#) (see [eligibility table](#)).

Requires contribution of greater of \$500 or 50% of liquid assets above \$3,000 (see [eligibility requirements](#))

Immediately due and payable upon refinance, sale, or loss of Primary Occupancy
Eligibility: Check for [Funds Availability](#).

Contacts – **Community Based Organizations:**

Housing Counseling Services (202) 667-7006 - 2410 17th Street, NW DC 20009

Latino Economic Development Corporation (202) 540-7401 - 1401 Columbia Road, NW, Unit-C-1 D.C. 20009

Lydia's House (202) 373-1050 - 4101 Martin Luther King Jr. Ave., SW D.C. 20032

University Legal Services (202) 889-2196 - 1800 M L King, Jr. Ave., SE, 101 D.C. 20020

University Legal Services (202) 547-4747 - 220 I Street, NE, Suite 130 D.C. 20002

University Legal Services (202) 527-7070 - 3939 Benning Road, NE DC 20019

Manna, Inc. (202) 832-1845 6856 Eastern Ave, Suite 100 D.C. 20012 info@mannahoc.org

Manna, Inc. (202) 559-2792 614 S Street, NW D.C. 20001 info@mannahoc.org

Manna, Inc. (202) 559-2792 3425 A Street, SE D.C. 20019 info@mannahoc.org

Marshall Heights Community Dev. Org. (202) 396-1200 - 3939 Benning Road, NE D.C. 20019 info@mhcdco.org

Employer Assisted Housing Program (EHAP)

Loan Terms: Deferred, 0% interest loan and a match (of Borrower savings) funds grant for downpayment and closing costs.

Must be D.C. Government Employee & First Time Homebuyer in D.C.
([Eligibility/How To Apply](#)).

Maximum Downpayment Assistance (DPA) loan up to \$20,000; Maximum match (of Borrower savings) funds grant up to \$5,000.

First responders and Educators receive up to \$10,000 DPA grant ([see terms](#)) and up to \$15,000 matching funds grant.

No income limits. See [Program Enhancements added in 2017](#). Purchase Price is the [Conventional Maximum Loan Limit for D.C.](#).

Eligibility: Check for [Funds Availability](#).

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Negotiated Employee Affordable Home Purchase Program (NEAHP)

Loan Terms: Grant from \$3,000 to \$26,500 (Based on Years of Service).

Eligibility: D.C. Employees in Good Standing and covered by Collective Bargaining Agreements (See full [list of Eligible Units](#))

See [Eligibility/How To Apply](#).

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D.C. Opens Doors

Loan Terms: Downpayment Assistance Loan (DPAL) at 0% interest with no payments (non-amortizing) up to 30 years ([See terms](#)).

Eligibility: First-time or Repeat Homebuyer. [Check current Credit and Income Requirements](#). D.C. and non-D.C. residents. See [participating Lenders](#)

D.C. 4ME

Loan Terms: Reduced interest rate 1st trust mortgage with/without 3% Downpayment Assistance (DPA) and a 0% deferred 2nd trust loan.

Eligibility: First-time home buyer and Current D.C. government employees including employees of [District Government-based Entities](#). (See all [eligibility factors](#)).

FEDERAL PROGRAMS:

HUD Good Neighbor Program (Officer/Teacher/EMT Next Door)

50% Sales Price Discount for Homes Purchased in HUD Revitalization Areas

Program is for law enforcement officers, pre-Kindergarten through 12th grade teachers and firefighters/emergency medical technicians. See your FHA approved Mortgage Loan Officer or a FHA Homeownership Center Check for properties here: HUD Homes for Sale to the Public.

https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot

Veterans Administration Home Loan Program

United States Department of Agriculture Single Family Home Loan Program

[Check by State for Eligible Rural Areas](#)

Community Development Block Grant (CDBG) Programs

Administered by States and Localities. Check your local Department of Housing and Community Development, Housing Finance Agency or HUD Approved Housing Counseling Agency to find specific programs in your area.

Neighborhood Stabilization Program (NSP) Grants

Administered at the local level. Funds are provided to purchasers of foreclosed or abandoned properties. Check the website below for local providers of these downpayment, closing costs, and financing assistance funds.

Housing Choice Voucher (HCV) Program

Allows families accepted under this program to receive a homeownership voucher to buy a home and to receive assistance meeting monthly housing payment obligations.

[Housing Choice Voucher Program Fact Sheet](#) | [Local Public Housing Agency \(PHA\)](#)

[Low Income-Housing Tax Credit Program](#) (LIHTC) (for Real Estate Investors)

The federal Low-Income Housing Tax Credit Program was authorized under Section 42 of the IRS Code of 1986. It provides a federal tax credit against income for developers of affordable rental housing. Investors in housing for low-income families can also receive incentives under this program. A credit is a dollar-for-dollar write-off against income owed.

[Opportunity Zones \(for Real Estate Investors\)](#)

The 2017 Tax Cuts and Jobs Act created Qualified Opportunity Zones to spur investment and job creation in distressed communities. Qualifying taxpayers may defer tax on capital gains by investing in these areas according to established guidelines.

[Introduction to Opportunity Zones](#)

<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/contacts/>

[HUD Approved Housing Counseling Agencies \(Nationwide\):](#)

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

STATE LEVEL

State Department of Housing and Community Development

[State Housing Finance Agencies](#)