



EMPLOYER-ASSISTED HOUSING PROGRAM (EAHP)

A PROGRAM OF THE DC DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

The Employer-Assisted Housing Program (EAHP) offers a deferred, zero percent interest loan and a matching funds grant for down payment and closing costs for eligible District government employees.

Overview

How Did EAHP Expand for DC Government Employees And First Responders?

In 2017, Mayor Muriel Bowser made the following enhancements to EAHP:

1. For all District government employees, an expansion of the maximum loan amount to \$20,000 from \$10,000, and an increase in matching funds grant to a maximum \$5,000.
2. For first responders:
 - A \$10,000 down payment assistance loan that can be forgiven at the end of five years under certain conditions.
 - A matching funds grant up to \$15,000 (**Note:** The maximum match is \$5,000 for all other District government employees).



Who Is Eligible for EAHP?

EAHP is available to full-time District government employees in good standing with at least one year of service. The service requirement is waived for police officers, corrections officers, firefighters, emergency medical technicians, paramedics and teachers in a public or public charter school. Good standing means no adverse action by the District government employer in the past three years.

How Does the Down Payment Assistance Work?

The down payment assistance is a loan for purchase of a principal residence in the District. The borrowers sign a promissory note secured with a subordinate deed of trust recorded against the property. The loan has zero interest, and no payments are required until the property is: (1) is sold or transferred; (2) no longer occupied as principal residence; or (3) refinanced with cash out.

How Does the Matching Funds Grant Work?

With the expansion, EAHP will provide \$1,000 of grant funds to match each full \$2,500 of borrower savings (all non-retirement financial assets in the borrower's name), **up to \$5,000 of matching funds.**

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Does the Borrower Have to Be A First-Time Home Buyer?

Yes. The borrower must have no ownership in a principal residence, *in the District*, in the past three years. The purchased property must become the principal residence, but the borrower can own property in another jurisdiction.

Who Is Eligible for the First-Responder Grant?

The First-Responder grant requires employment, or acceptance of an offer of employment, with the District of Columbia as a police officer, firefighter, paramedic, emergency medical technician, or corrections officer.



How Does the EAHP First-Responder Grant Work For Down Payment Loans?

The First-Responder grant provides a \$10,000 down payment assistance loan, which can be forgiven at the end of five years (representing a grant). However, for the loan to be forgiven the borrower must: (1) maintain the property as their principal residence; and (2) satisfy a five-year service commitment signed at the time of the home purchase. The First-Responder grant has a promissory note, secured with a subordinate deed of trust, which states the conditions of forgiveness. If the borrower does not meet the conditions necessary for forgiveness, the \$10,000 remains as a zero interest loan, with payment deferred until the property is: (1) sold or transferred; (2) no longer occupied as principal residence; or (3) refinanced with cash out.

Can a Borrower Qualify for the EAHP First-Responder Grant, EAHP and HPAP?

Yes. All employees eligible for the EAHP First-Responder grant are also eligible for standard \$20,000 EAHP. Furthermore, District government employees who are also current District residents can qualify for HPAP, combining the assistance toward the purchase of a property in the District.

WHERE CAN I APPLY?

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

Housing Counseling Services, Inc.

2410 17th Street NW, Suite 100, Adams Alley Entrance
Washington, DC 20009 (202) 667-7006

Latino Economic Development Center

1401 Columbia Road, Unit C-1, Washington, DC 20009
(202) 540-7400

Lydia's House

4101 Martin Luther King Jr. Avenue SW, Washington, DC 20032
(202) 373-1050

University Legal Services

- Far NE Lloyd E. Smith Center, 3939 Benning Road NE
Washington, DC 20019 (202) 527-7070
- NE Office, 220 I Street NE, Suite 130, Washington, DC 20002
(202) 547-4747
- SE Office, 1800 Martin Luther King Jr. Avenue SE, 1st Floor
Washington, DC 20020 (202) 889-2196

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