



GOVERNMENT OF THE DISTRICT OF COLUMBIA

Negotiated Employee Assistance Home Purchase Program (NEAHP)

A Collaborative Initiative between District of Columbia's
Office of Labor Relations and Collective Bargaining (OLRCB), and Various Labor
Organizations Representing Compensation Units 1 & 2 administered by the DC Department
of Housing and Community Development (DHCD).

PROCEDURES MANUAL

As of October 21, 2014

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WHAT IS THE NEGOTIATED EMPLOYEE ASSISTANCE HOME PURCHASE PROGRAM (NEAHP)?

About the Program:

The housing market in the District of Columbia has caused a surge in the assessed value of residential property making it difficult to purchase a home. Recognizing this fact and in an effort to assist and encourage employees to live and work in the District of Columbia, the Government of the District of Columbia included a non-traditional affordable housing assistance incentive, the Negotiated Employee Assistance Home Purchase Program (NEAHP) , as part of the collective bargaining agreement. Compensation Units 1 and 2 agreements cover approximately 10,000 employees. In addition, NEAHP was negotiated in other collective bargaining agreements.

The NEAHP program contemplates that eligible bargaining unit employees will apply for financial assistance to be used towards the down payment for the purchase of a primary residence in the District of Columbia. Assistance provided through the NEAHP program will be in addition to any assistance provided by the District of Columbia Department of Housing and Community Development or any other housing program(s) for which the employee qualifies.

ELIGIBILITY REQUIREMENTS

- Applicant must be the head of household and a first-time home buyer in the District of Columbia.
- The purchased home must be the borrower's primary residence and must be located in the District of Columbia.
- The applicant must possess a good credit rating.

Pre-Qualification Requirements: Individual

Non-Probationary Employee covered by the following collective bargaining agreements:

- District of Columbia Compensation Units 1 & 2 at various agencies;
- The Department of Behavioral Health and the employees represented by the American Federation of State, County and Municipal Employees; Local 2095 and the American Federation of Government Employees Local 383;
- The Department of Behavioral Health and the Service Employees International Union 1199;
- The Department of Behavioral Health and the District of Columbia Nurses Association;
- Department of General Services and Teamsters 639/730;
- The Office of the State Superintendent for Education and the American Federation of State, County and Municipal Employees, Local 1959
- D.C. Public Schools and Teamsters 639/730

Additional Requirements:

- Funding is based on continual service and is subject to the availability of funding.

Pre-Qualification Requirements: Where Married Applicants are both Employees of the Government of the District of Columbia

- Each married applicant must qualify as individual.
- Married couples must provide a copy of the original marriage certificate.
- Married couples must provide joint tax returns and provide evidence of cohabitation.
- Married applicants must complete one application, jointly, indicating the primary and secondary employee/applicant.
- Funding is based on continual service is subject to the availability of funding.

Who Is Qualified?

District of Columbia Government employees who are covered by the following collective bargaining agreements are eligible for this incentive:

Non-Probationary Employee covered by the following collective bargaining agreements:

- District of Columbia Compensation Units 1 & 2,
- Employees represented by the American Federation of State, County and Municipal Employees; Local 2095 and the American Federation of Government Employees Local 383,
- Service Employees International Union 1199; and
- District of Columbia Nurses Association at the Department of Mental Health
- Teamsters 639 & certain bargaining units of Teamsters at DCPS
- AFSCME 1959

Bargaining unit employees that are eligible must also meet the following standards:

- Employees must be in Good Standing (Continual Service).
- Employees with a pending termination action cannot submit an application until the disciplinary action is addressed through the established procedures.
- If termination is initiated against an employee after the employee submitted an application to the NEAHP, the NEAHP application will be on hold until the termination action is resolved.
- If the employee has a pending termination and funds have been distributed through NEAHP, there will be no interruption in funding until a final decision is made on the termination, to include all administrative proceedings and appeals.
- If employee is terminated, employee will not qualify for the NEAHP and all funds distributed will be repaid as outlined below.
- Employees cannot have ownership interest in any residential real estate within the District of Columbia for **three years** prior to NEAHP application.
- Eligibility will be checked after the application has been filled out and prior to closing. If an applicant fails to close on a home within one calendar year from the date of application, then the applicant will have to re-apply.

WHERE TO OBTAIN THE NEAHP APPLICATION

Applications are available in the following locations:

Local Labor Union Offices

Office of Labor Relations and Collective Bargaining Website (www.olrcb.dc.gov)

Community Based Organizations (CBOs):

- Housing Counseling Services, Inc.
2410 17th St, NW, Suite 100
Washington, DC 20009
202-667-7006 | www.housingetc.org
- University Legal Services
220 I Street, NE, Suite 130
Washington, DC 20002
202-547-4747 | www.uls-dc.org
- Latino Economic Development Center
642 S Street, NW
Washington, DC 20009
202-588-5102 | www.ledcdc.org
- University Legal Services - Far NE
3939 Benning Road, NE
Washington, DC 20019
(202) 650-5631 | www.uls-dc.org
- Lydia's House
4101 Martin Luther King, Jr. Ave., SE
Washington, DC 20032
202-373-1050 | www.lydiashousendc.org
- University Legal Services
1800 Martin Luther King, Jr. Avenue, SE,
1st Floor
Washington, DC 20020
202-889-2196 | www.uls-dc.org

Although applications will be located at the Local Labor Union Offices and the Office of Labor Relations and Collective Bargaining website, the application **can only be completed and submitted to one of the six CBOs listed above.**

Initial Approval Process of an NEAHP Application

Once an application is filled out and submitted to one of the six CBOs listed above, the application is sent to the Greater Washington Urban League and forwarded to the Office of Labor Relations and Collective Bargaining.

- The Office of Labor Relations and Collective Bargaining initial approval is determined by:
 - Verifying that the NEAHP applicant is:
 - A District Government Employee
 - An eligible bargaining unit member
 - Is not a probationary employee
 - The employee is still in good standing and is not pending any disciplinary actions

- Determinations of the initial amount to be awarded are based on the number of continuous years of service to the Government of the District of Columbia.
- Funding is subject to availability.

AMOUNT OF ASSISTANCE

NEAHP	Individual	Married (Spouse must also be eligible)		
		Primary	Secondary	Total
Years of Service	Amount of Assistance			
2–4 years of service	\$3,000	\$3,000	\$2,500	\$5,500
5-10 years of service	\$6,000	\$6,000	\$3,500	\$9,500
11–14 years of service	\$8,000	\$8,000	\$4,500	\$12,500
15–19 years of service	\$10,000	\$10,000	\$5,500	\$15,500
20 + years of service	\$20,000	\$20,000	\$6,500	\$26,500

- **The NEAHP grant is subject to the availability of funds and the grant amount is determined by the employee’s years of continual service in an eligible bargaining unit.**

POST DISTRIBUTION COMMITMENT

Primary Resident Requirements

- The home must remain employees’ primary residence.
 - If the employee fails to live in the home as his/her primary residence, sells the home, or rents the home, the distribution repayment obligation will be as follows:
 - Within 1-5 years after receiving the benefit, repayment of 100% of the full amount awarded
 - Within 6-7 years, 75% of the amount awarded
 - Within 8 years, 50% of the amount awarded
 - Within 9 years, 25% percent of the amount awarded
 - After 10 years, NEAHP funds will be forgiven and employees will be excused from the conditions under which the NEAHP funds were distributed

Additional Repayment Conditions

- If an employee provides proof of long-term disability, which exemplifies not being able to perform assigned duties, employee will be excused from the grant conditions. The Office of Risk Management or other appropriate entities responsible for making a disability determination must verify the long-term disability.
- If the employee dies, the grant will be forgiven.
- If the employee is affected by a reduction in force, the employee will not be required to fulfill the conditions of the grant.
- If there is a pending termination, NEAHP will not be interrupted until a final decision has been made. If the employee is terminated, the employee will not qualify for the NEAHP, as outlined above under who is qualified for the negotiated housing benefit.

Closing Procedures

- When an NEAHP applicant is ready to proceed to closing, the Greater Washington Urban League needs to inform the Office of Labor Relations and Collective Bargaining for the purpose of final authorization.
 - Final Authorization Process includes:
 - Verifying that the NEAHP applicant is the following:
 - A District Government Employee;
 - An eligible bargaining unit member;
 - Is not a probationary employee;
 - Still in good standing and is not pending any disciplinary actions;
 - Determinations of the final amount to be awarded are based on the number of continuous years of service to the Government of the District of Columbia in an eligible bargaining unit.
 - Funding is subject to availability.
 - Final Authorization from the Office of Labor Relations and Collective Bargaining is only valid up until the date of closing listed on the form provided. In the event that authorization is given via email the final authorization is only valid up until the date of closing.
 - If an employee does not close on their scheduled day, the Office of Labor Relations and Collective Bargaining must be informed immediately.

- Once a new closing date has been scheduled then the Office of Labor Relations and Collective Bargaining will conduct the final authorization process again.

Reports

The Office of Labor Relations and Collective Bargaining requires that the Greater Washington Urban League distributes reporting data and statistics.

In an effort to monitor and track the progress of the NEAHP program, the Office of Labor Relations and Collective Bargaining must receive reports both monthly and annually.

- Reports will contain the following information:
 - Full Name(s) of applicant
 - Age
 - Gender
 - Race
 - Household Size
 - Income
 - Previous Address (Street, Apt Unit, City, State, Zip, Ward)
 - Rent or Own
 - Application Dates (Received, Initial, Approved and Closed)
 - Local Union Affiliation
 - Agency
 - First Trust Lender
 - First Trust Loan Amount
 - APR Rate
 - Purchase Price
 - NEAHP Amount
 - Other Subsidy (HPAP, EAHP, DC Open Doors)
 - New Address (Street, Apt Unit, City, State, Zip, Ward)
 - CBO Used

***Note: Additional items may be added to this list and additional reports may be requested by OLRCB to supplement monthly reports and annual reports already required.

EIGHT STEPS TO HOMEOWNERSHIP

Step 1: Contact a Community-Based Organization (CBO) for a pre-application housing counseling session.

Step 2: Gather the required documentation requested by the housing counselor and complete the NEAHP application.

Step 3: When the Greater Washington Urban League (GWUL) approves the application, the employee will receive a Notice of Eligibility, which will indicate the financial assistance amount and the qualifying price range for the new home.

Step 4: Complete Homeownership Training with the CBO and receive a certificate.

Step 5: 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 for approval. Upon approval of the sales agreement, the

property must be inspected by a licensed home inspector. Submit a passing home inspection to GWUL.

Step 6: Carefully select a financial institution and complete the mortgage application. Be sure to include a copy of the Notice of Eligibility and sales agreement.

Step 7: Complete the transfer of ownership from the current homeowner, which is known as settlement.

Step 8: Move into your new home.

If the application is denied by GWUL, you should consider asking your housing counselor the following two (2) questions:

- Is there anything I can do to correct the factor(s) responsible for my denial?
- How can I strengthen my application?

THE HOME PURCHASE ASSISTANCE PROGRAM (HPAP)

What is HPAP?

The Home Purchase Assistance Program (HPAP) assists lower- and moderate-income individuals and families to purchase affordable housing in Washington, D.C. Qualified HPAP applicants can receive up to \$50,000 in gap financing assistance and an additional \$4,000 of assistance for closing costs to purchase a single-family house, condominium, or cooperative unit.

The HPAP assistance is in the form of a no interest, 5 year deferred loan that is amortized for 40 years. 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.

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 low-to-moderate income resident, based on program regulations.
- Not have had ownership interest in any residential real estate within the three years prior to application.
- The purchased home must be the borrower's primary residence and located within the District of Columbia.
- Possess a good credit rating.

Applications are prioritized based on the following:

- low-income, elderly, handicapped, disabled or displaced District residents;
- other District residents;
- non-residents who have been employed in the District for one year prior to application;
- non-residents who have lived in the District for three years as an adult;

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 \$50,000 based upon household income, need, the availability of funds, and prevailing trends in the real estate market. Closing cost assistance is provided separately, and will be calculated for eligible households up to \$4,000.

How Much Will I Need to Contribute to Qualify?

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

How is the Loan Repaid?

Payments on loans made to any income-eligible household under this program are 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.

Conditions

The entire amount of the loan is immediately due and payable if the:

- Borrower transfers the property,
- Property is refinanced (unless the refinance meets certain conditions), or
- Property ceases to be the borrower's principal place of residence.

HPAP Income Guidelines

- Go to: <http://www.dhcd.dc.gov> or <http://www.gwul.org>

The Employer Assisted Housing Program (EAHP)

What is EAHP?

The Employer Assisted Housing Program (EAHP) provides Government of the District of Columbia employees with an increased opportunity to become first-time homeowners in Washington, D.C. Through EAHP, the

Department of Housing and Community Development (DHCD) provides eligible applicants with:

- Matching down payment funds of up to \$1,500 (\$500 for each \$2,500 saved by an employee);
- A deferred second trust loan of up to \$10,000;

EAHP applicants can select a first trust lender of their choice.

Eligibility

To be eligible for **EAHP** assistance, an applicant must:

- Be a full-time Government of the District of Columbia employee;
- Be a first-time homebuyer in the District of Columbia;
- Have sufficient income to afford a mortgage loan from a private lender;
- Possess a good credit rating; and
- Be employed by the Government of the District of Columbia for one year (note that EAHP is available to police officers, teachers, fire fighters and EMTs upon appointment).

CONTACT Us

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