



The District of Columbia

Negotiated Employee Affordable Home Purchase Program (NEAHP)

**A Collaborative Initiative between District of Columbia's
Office of Labor Relations and Collective Bargaining (OLRCB),
DC Department of Housing and Community Development (DHCD), and
Various Labor Organizations Representing Government of the District of Columbia Employees**

PROCEDURES MANUAL

As of January 15, 2010



Table of Contents

	Page
I The Negotiated Employee Affordable Home Purchase Program (NEAHP)	1
II Eligibility Requirements.....	1
a. Pre-Qualification Requirements: Individual.....	1
b. Pre-Qualification Requirements: Married (including Common Law)	2
c. Pre-Qualification Requirements: Domestic Partnership	2
d. Who is Qualified?	2
III Where to Obtain the NEAHP Application.....	3
IV Amount of Assistance.....	5
a. Individual.....	5
b. Married	5
V Post Distribution Commitment	5
a. Primary Residence Requirements	5
b. Additional Repayment Conditions.....	6
VI Eight Steps to Homeownership.....	6
a. Contact the Community-Based Organization	6
b. Gather the HPAP Required Documentation	6
c. Notice of Eligibility	6
d. Complete Homeownership Training.....	7
e. Find a House, Condominium, or Cooperative Unit.....	7
f. Complete your Mortgage Application	7
g. Complete the Transfer of Ownership	7
h. Move into New Home	7
VII The Home Purchase Assistance Program (HPAP)	7
a. What is HPAP?	7
b. How Much Assistance is Available?.....	8
c. How Much Will I Need to Contribute to Qualify?.....	9
d. How is the Loan Repaid?	9
e. Conditions	9
f. HPAP Income Guidelines.....	9
VIII The Employee Assistance Housing Program (EAHP)	9
a. What is EAHP?.....	9
b. Eligibility	10
IX Contact Us	11



I. What is the Negotiated Employee Affordable 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 Affordable 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 contemplates that eligible bargaining unit employees will apply for financial assistance to be used toward the purchase of a primary residence in the District of Columbia. Assistance provided through the NEAHP 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.

II. Eligibility Requirements

a. Pre-Qualification Requirements: Individual

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.

Additional Requirements:

- a. Applicant must be the head of household and a first-time home buyer in the District of Columbia.



b. The purchased home must be the borrower's primary residence and must be located in the District of Columbia.

c. The applicant must possess a good credit rating.

b. Pre-Qualification Requirements: Where Married and Common Law Applicants are both Government of the District of Columbia Employees

Married couples must provide a copy of the original marriage certificate.

Common law couples qualify as married couples and must provide joint tax returns and provide evidence of cohabitation.

Married and common law applicants must complete one application, jointly, indicating the primary and secondary employee/applicant.

c. Pre-Qualification Requirements: Domestic Partnership

Domestic partners (as defined by D.C. Official Code §32-701, 2001 edition) must produce the domestic partnership registration form signed by each domestic partner and submitted to the Mayor as required under DC Code § 32-702 (a).

Domestic partners who are employed by the Government of the District of Columbia must provide a copy of the original domestic partnership certificate.

c. Who is Qualified?

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

1) Compensation Units 1 & 2

2) Employees represented by the AFSCE 2095; AFGE 383

3) SEIU 1199; and



4) D.C. Nurses Association.

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 final decision 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.
- Employee 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. 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.

III. Where to Obtain the NEAHP Application:*

Applications are located in the following locations:

- **Local Labor Union Offices**
- **Office of Labor Relations and Collective Bargaining Website**
- **Community Based Organizations:**



- **Housing Counseling Services**
2410 17th St, NW
Washington, DC 20009
202-667-7006 | www.housingetc.org

- **Latino Economic Development Corporation**
2316 18th Street, NW
Washington, DC 20009
202-588-5102 | www.ledcdc.org

- **Lydia's House**
3939 South Capitol Street, SW
Washington, DC 20032
202-373-1050 | www.lydiashousendc.org

- **University Legal Services**
220 I Street, NE, Suite 130
Washington, DC 20002
202-547-4747 | www.uls-dc.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 five CBOs listed above.**



IV. Amount of Assistance

GRANT LIMITS

NEAHP Amount of Assistance	Individual	Married, Common Law or Domestic Partnership (Partner Spouse must also be eligible)		
		Primary	Secondary	Total
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 service.

V. Post Distribution Commitment

a. 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, or rents 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 of service, NEAHP funds will be forgiven and employees will be excused from the conditions under which the NEAHP funds were distributed

b. 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 repayment of the loan agreement. The Office of Risk Management or other appropriate entities responsible for making disability determination must establish verification of long-term disability.
- If the employee dies, loan repayment will be excused or forgiven.
- If the employee is affected by a reduction in force, the employee will not be required to repay the loan.
- If pending termination, NEAHP will not be interrupted until final decision. 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.

VI. 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.
- Step 6:** Complete the mortgage application from a carefully selected financial institution. 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:

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

VII. The Home Purchase Assistance Program (HPAP)

a. 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 \$40,000 in down payment 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:

1. Be the head of the household and a first-time homebuyer.
2. Be a low-to-moderate income resident, based on program regulations.
3. Applicant cannot have had ownership interest in any residential real estate within the three years prior to application.
4. The purchased home must be the borrower's primary residence and must be located within the District of Columbia.
5. Possess a good credit rating.
6. Applications are prioritized based on the following:
 - a. low-income, elderly, handicapped, disabled or displaced District residents
 - b. other District residents
 - c. non-residents who have been employed in the District for one year prior to application
 - d. non-residents who have lived in the District for three years as an adult

b. 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 \$40,000 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.



c. 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 by the Director where there is demonstrated need and the applicant is elderly, handicapped, disabled, or displaced.

d. 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.

e. 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.

f. HPAP Income Guidelines

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

VIII. The Employee Assistance Housing Program (EAHP)

a. 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);



- Deferred second trust loan of up to \$10,000;
- Property tax reduction based on a sliding scale for the first five years; and
- Income tax deduction for the first five years

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

b. 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).



IX. Contact Us

Greater Washington Urban League

Kimberly T. Henderson
Director of Housing and Community Development
Greater Washington Urban League
2901 14th Street NW, Wash, DC 20009
Phone: (202) 265-8200 x242
Fax: (877) 349-7034
Email: kimhenderson@gwul.org

Department of Housing and Community Development

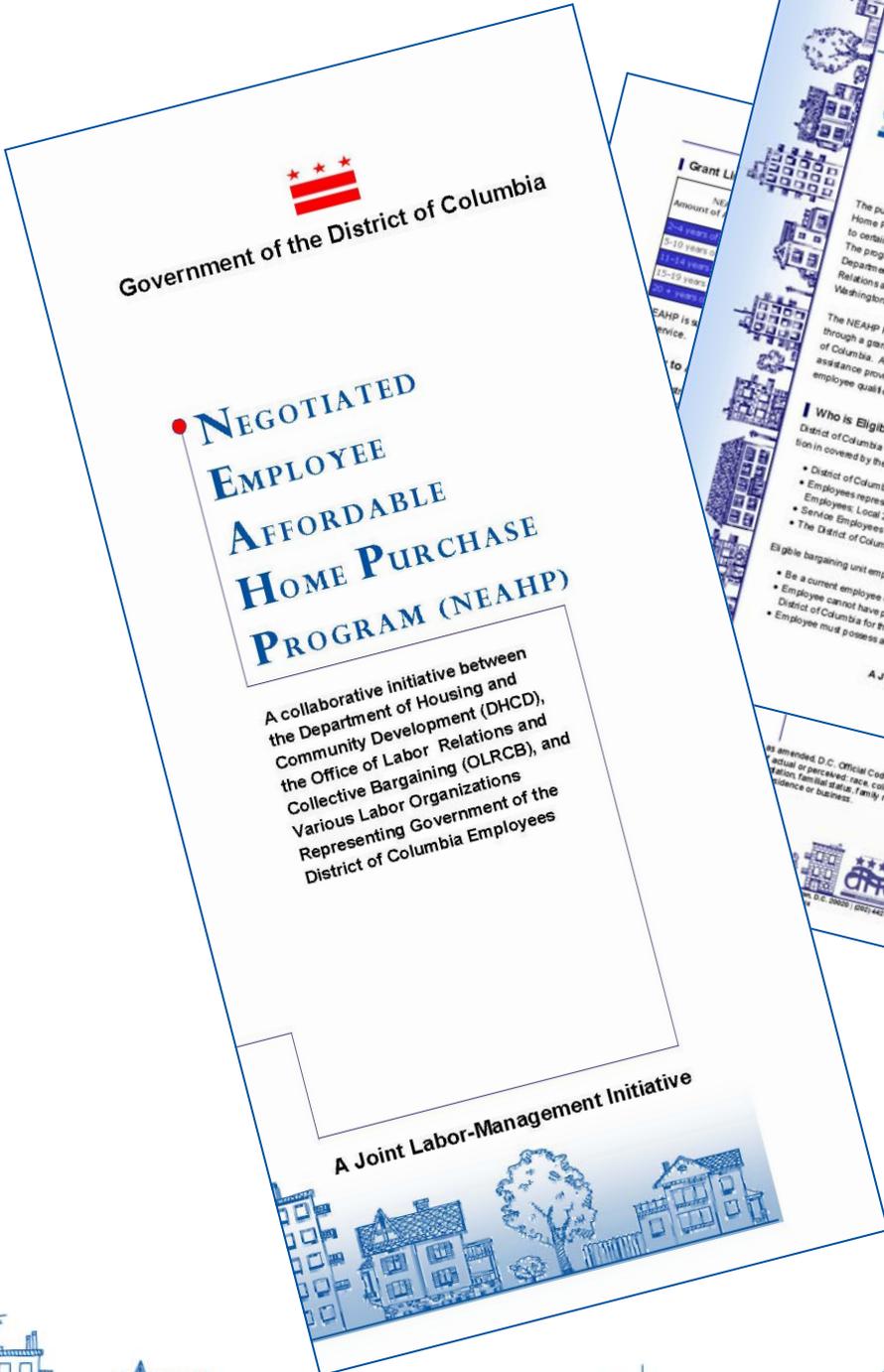
Janice L. Blassingame
Manager, Home Purchase Assistance Program
District of Columbia Dept. of Housing and Community Development
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NEAHP Fact Sheet and brochures available for outreach. Call 202-442-7200.

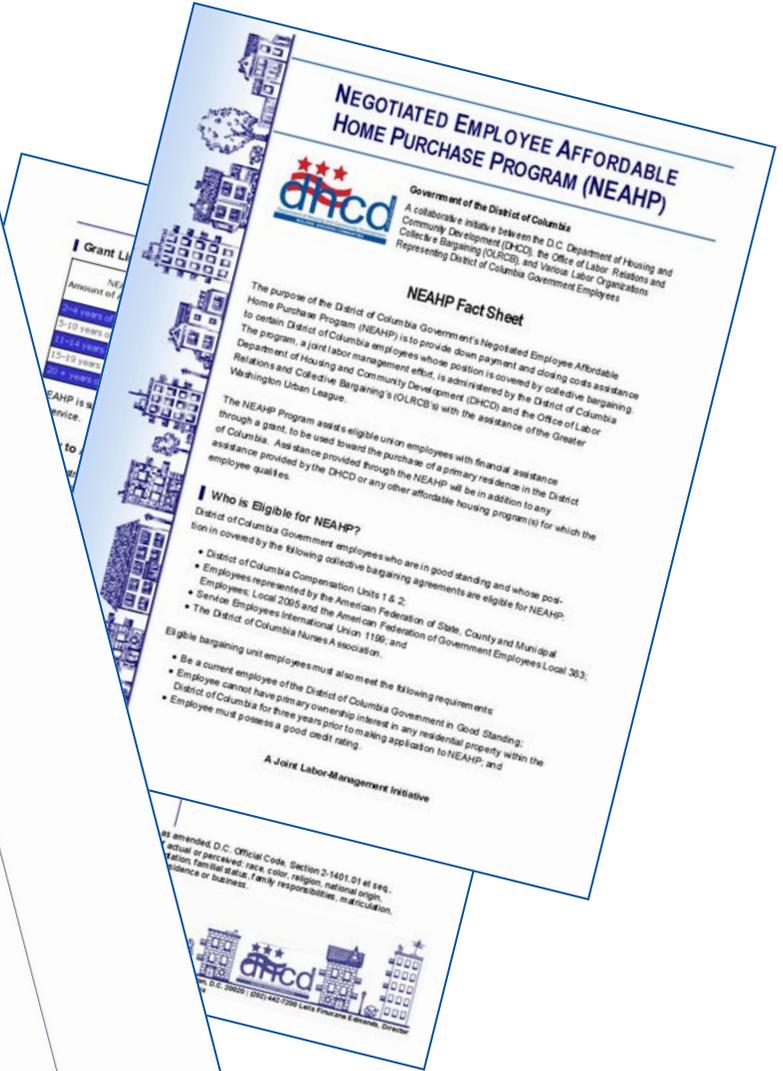


Government of the District of Columbia

NEGOTIATED EMPLOYEE AFFORDABLE HOME PURCHASE PROGRAM (NEAHP)

A collaborative initiative between the Department of Housing and Community Development (DHCD), the Office of Labor Relations and Collective Bargaining (OLRCB), and Various Labor Organizations Representing Government of the District of Columbia Employees

A Joint Labor-Management Initiative



NEGOTIATED EMPLOYEE AFFORDABLE HOME PURCHASE PROGRAM (NEAHP)

Government of the District of Columbia
Community Development (DHCD), the Office of Labor Relations and Collective Bargaining (OLRCB), and Various Labor Organizations Representing District of Columbia Government Employees

NEAHP Fact Sheet

The purpose of the District of Columbia Government's Negotiated Employee Affordable Home Purchase Program (NEAHP) is to provide down payment and closing costs assistance to certain District of Columbia employees whose position is covered by collective bargaining. The program, a joint labor management effort, is administered by the District of Columbia Department of Housing and Community Development (DHCD) and the Office of Labor Relations and Collective Bargaining's (OLRCB) with the assistance of the Greater Washington Urban League.

The NEAHP Program assists eligible union employees with financial assistance through a grant, to be used toward the purchase of a primary residence in the District of Columbia. Assistance provided through the NEAHP will be in addition to any assistance provided by the DHCD or any other affordable housing program(s) for which the employee qualifies.

Who is Eligible for NEAHP?
District of Columbia Government employees who are in good standing and whose position is covered by the following collective bargaining agreements are eligible for NEAHP:

- 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;
- The District of Columbia Nurses Association.

Eligible bargaining unit employees must also meet the following requirements:

- Be a current employee of the District of Columbia Government in Good Standing;
- Employee cannot have primary ownership interest in any residential property within the District of Columbia for three years prior to making application to NEAHP; and
- Employee must possess a good credit rating.

A Joint Labor-Management Initiative

as amended, D.C. Official Code, Section 2-1401.01 et seq.
actual or perceived race, color, religion, national origin,
national, familial status, family responsibilities, matriculation,
ancestry or business.

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NOTES



In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code, Section 2-1401.01 et seq., District of Columbia does not discriminate on the basis of actual or perceived: race, color, religion, national origin, sex, age, marital status, personal appearance, sexual orientation, familial status, family responsibilities, matriculation, political affiliation, disability, source of income, or place of residence or business.

