

District of Columbia HAF Program
General Eligibility Requirements for All Program Elements

The applicant household must:

- 1) have income equal to or less than 150% of the AMI as defined by the US Department of Treasury for the HAF Program;
- 2) be a current Resident of the District of Columbia;
- 3) attest that the dwelling for which assistance is being request is the household's principal residence and has been continuously since at least June 1, 2021;
- 4) attest to having experienced financial hardship after January 21, 2020 and describe the nature of the financial hardship (for example, job loss, reduction in income, or increased costs due to healthcare or the need to care for a family member).

District of Columbia Mortgage Reinstatement Program Element

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Provide funds to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan, on forward mortgages, reverse mortgages, or contracts for deed.</p> <p>HAF Funds may be used to bring account fully current, with no remaining delinquent amounts, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges, including property taxes, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners' association fees or utilities that the servicer advanced to protect lien position. Payment may also include any reasonably required legal fees.</p> <p>The District encourages homeowners to seek additional loss mitigation options offered by the servicer, and the application for this program element will require applicants to report on such efforts, however, an application or completion of such a process will not be required to be eligible for assistance under the District of Columbia Mortgage Reinstatement program element.</p> <p>Applicants may be referred to a DHCD-funded housing counseling or legal aid organizations as a condition for program element participation.</p>
<u>Maximum amount of assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to \$100,000 through this program element to be used only for the homeowner's primary residence, and so long as the applicant will not exceed \$120,000 in lifetime HAF assistance.</p>

<u>Criteria</u>	<u>Terms</u>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus:</p> <ul style="list-style-type: none"> • Written attestation of current ability to resume any required regular payments after account is reinstated (OR) Ability to resume any required regular payments with assistance from the District of Columbia Mortgage Payment Assistance program element.”) • For reverse mortgages, homeowner is either in default due to property charges or has entered a repayment plan to repay such charges, and homeowner otherwise qualifies. • <p>Additional documentation requirements listed here:</p> <ol style="list-style-type: none"> 1. Mortgage statement from the past 60 days and any additional documentation from the mortgagee of past due payments for eligible costs that includes valid account, payment and contact <ol style="list-style-type: none"> a. If name of applicant is not on the deed or mortgage statement, applicants must have documentation to support their position as heirs, equitable owners, or successors-in-interest to meet the ownership requirement. 2. Documentation of household income at or below 100% of AMI or a written attestation of social disadvantage.
<u>Loan eligibility criteria specific to the program element</u>	<p>Delinquent by at least three payments, including any payments during a forbearance period or, in the case of a reverse mortgage, has outstanding property charges whether in default or in repayment plan.</p>
<u>Form of assistance</u>	<p>Assistance will be structured as a non-recourse grant.</p>

<u>Criteria</u>	<u>Terms</u>
<u>Payment requirements</u>	Payments shall be made directly to the lender or servicer, as appropriate.

District of Columbia Mortgage Payment Assistance Program Element

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Provide full or partial payment assistance to homeowners who have been approved for the District of Columbia Mortgage Reinstatement Program element or the District of Columbia Property Charge Default Resolution Program element that are also unable to make full mortgage payments due to a continuing financial hardship associated with the Coronavirus pandemic.</p> <p>HAF funds may be used to satisfy or reduce a homeowner’s monthly mortgage/loan payments for a period up to 3 months or until the Maximum Amount of Assistance is reached, whichever is lesser.</p> <p>The District encourages homeowners to seek additional loss mitigation options offered by the servicer and the application for this program element will require applicants to report on such efforts and the District may seek to coordinate its assistance with the loss mitigation process, which may delay payment. However, an application or completion of such a process will not be required for an applicant to be eligible for assistance under the District of Columbia Mortgage Reinstatement program element.</p>
<u>Maximum amount of assistance per homeowner</u>	Each Homeowner will be eligible for up to \$18,000 through this program element with respect to the applicant’s primary residence, and so long as the applicant will not exceed \$120,000 in lifetime HAF assistance.
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus</p> <ul style="list-style-type: none"> • Households that have qualified for the District of Columbia Mortgage Reinstatement Program Element or District of Columbia Property Charge Default Resolution Program Element • Households with incomes below 100% of Median Family Income • Written attestation of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship <p>Additional documentation Requirements:</p> <ul style="list-style-type: none"> • Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship • District of Columbia Mortgage Reinstatement Program Element approval or District of Columbia Property Charge Default Resolution Program Element approval <p>District of Columbia Mortgage Reinstatement Program Element or District of Columbia Property Charge Default Resolution Program Element approved income statement showing income at or below 100% of MFI.</p> <ul style="list-style-type: none"> • Mortgage statement from the mortgagee of forward payment obligations that includes valid account, payment and contact information

<u>Criteria</u>	<u>Terms</u>
<u>Loan eligibility criteria specific to the program element</u>	N/A
<u>Form of Assistance</u>	Assistance will be structured as a non-recourse grant.
<u>Payment requirements</u>	Payments will be made directly to the lender or servicer, as appropriate.

District of Columbia Property Charge Default Resolution Program Element

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Provide funds to resolve any property charge default that threatens a homeowner’s ability to sustain ownership of the property that is not paid as part of the regular mortgage or otherwise covered by the District of Columbia Mortgage Reinstatement Program Element or another assistance program.</p> <p>HAF Program funds may be used to pay past due property taxes, insurance premiums, HOA fees, condominium fees, cooperative maintenance, common charges, or special assessments that threaten sustained ownership of the property. HAF program funds may also pay reasonable legal and other fees accrued as they relate to the regular practice of past-due property charge collection by payees. The homeowner must be brought current by program assistance or resolved concurrently with the program providing assistance.</p> <p>Funds may also be used to pay property charges coming due in the 90 days following program element approval or until the Maximum Amount of Assistance is reached, whichever is lesser. In the case of property taxes, which are assessed annually and paid on a semiannual schedule, in September and April in the District of Columbia, the program will pay the next charge due.</p> <p>Applicants may be referred to a DHCD-funded housing counseling or legal aid organizations as a condition for program element participation.</p>
<u>Maximum amount of assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to \$100,000 in assistance through this program element with respect to the applicant’s primary residence and so long as the applicant will not exceed \$120,000 in lifetime HAF assistance. The use of funds for forward looking property charges coming due is limited to \$18,000 and is similarly subject to the \$120,000 in lifetime HAF assistance cap.</p>

<u>Criteria</u>	<u>Terms</u>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus:</p> <p>Homeowner is at least one installment payment in arrears on one or more property charges including:</p> <ul style="list-style-type: none"> • Property taxes • Insurance: hazard, flood, wind premiums • HOA fees, condominium fees, cooperative maintenance, common charges, or special assessments <p>Household has an income of 100% AMI or below</p> <p>Additional documentation requirements:</p> <ul style="list-style-type: none"> • Documentation of household income at or below 100% of AMI • Documentation of arrears that includes valid account, payment, and contact information • Documentation of forward payment obligations that includes valid account, payment, and contact information, if forward payments are being requested. • If name of applicant is not on the deed or mortgage statement, applicants must have documentation to support their position as heirs, equitable owners, or successors-in-interest to meet the ownership requirement.
<u>Loan eligibility criteria specific to the program element</u>	N/A
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.

<u>Criteria</u>	<u>Terms</u>
<u>Payment requirements</u>	Funds will be paid to the housing association, District government or other eligible payee or a third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee.

District of Columbia Homeowner Utility/Internet/Broadband Payment Assistance Program Element

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Provide funds to resolve delinquent payments for utility and internet access services.</p> <p>HAF funds may be used to pay delinquent amounts in full, including interest or reasonably required legal fees, when a delinquency threatens access to utility or internet services. The provided assistance must bring the homeowner's account current.</p>
<u>Maximum assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to \$5,000 through this program element with respect to the applicant's primary residence and so long as the applicant will not exceed \$120,000 in lifetime HAF assistance.</p>

<u>Criteria</u>	<u>Terms</u>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus:</p> <ul style="list-style-type: none"> • Homeowner is at least one installment payment in arrears on one or more of the following: electric, gas, home energy, water; or internet service, including broadband internet access service • Assistance sufficient to resolve the delinquency is not available from other utility assistance programs and, without HAF assistance, the homeowner is likely to lose services • Household has an income of 100% AMI or below <p>Additional documentation requirements</p> <ul style="list-style-type: none"> • A bill from the utility or internet provider from the 60 days prior to the application showing account arrears and listing the homeowner and the address in the application • Documentation of household income at or below 100% of AMI
<u>Loan eligibility criteria specific to the program</u>	N/A
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant.

<u>Criteria</u>	<u>Terms</u>
<u>Payment requirements</u>	Funds will be paid directly to the utility provider, internet provider, or other applicable third-party authorized to collect eligible charges in accordance with instructions received from the payee.

The District has opted to not implement the following two program elements allowable under HAF guidelines in the immediate emergency response to the end of the COVID-19 Public Health Emergency. As noted in the draft HAF plan, the District will conduct an ongoing assessment of the needs of eligible homeowners and the progress of the program elements that are included in the initial implementation listed above and may opt to implement the program elements below within the first year of the HAF program, after the initial emergency HAF response, should program funds and sufficient demand for these program elements be identified.

District of Columbia Mortgage Default Resolution Program Element (Implementation TBD)

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Provide funds for loss mitigation measures intended to result in a permanently sustainable monthly payment for borrowers unable to meet scheduled payment requirements due to a financial hardship associated with the Coronavirus pandemic. Funds may be used to effect principal reductions; reduce the rate of interest; recast payment terms; repay funds advanced by the servicer on the borrower’s behalf; and as otherwise appropriate to ensure such assistance, when leveraged with other available loss mitigation options, results in a sustainable monthly payment amount for the borrower.</p> <p>Note: Under this program design element, assistance can be applied to District of Columbia or Non-profit Down Payment Loans</p>
<u>Maximum assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to \$100,000 through this program element with respect to the applicant’s primary residence and so long as the applicant will not exceed \$120,000 in lifetime HAF assistance.</p>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Eligibility Requirements plus:</p> <ul style="list-style-type: none"> • Households that have qualified for the District of Columbia Mortgage Reinstatement Program Element or those that have entered into a payment plan or forbearance agreement with their mortgagee or loan servicer. • Households with incomes below 100% of Median Family Income • Written attestation of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship. • Completion of HAF-designated post-homeownership training course • Completion of a full review and determination of the applicant’s budget and finance options by a DHCD funded housing counseling and legal services partner that recommends HAF assistance. <p>Additional documentation Requirements:</p> <ul style="list-style-type: none"> • Statement of current inability to resume mortgage payments due to unemployment, underemployment or other continuing hardship • District of Columbia Mortgage Reinstatement Program Element approval • District of Columbia Mortgage Reinstatement Program Element or District of Columbia Property Charge Default Resolution Program Element approved income statement showing income at or below 100% of MFI.



<u>Criteria</u>	<u>Terms</u>
<u>Loan eligibility criteria</u>	<ul style="list-style-type: none">• Must be delinquent by at least one installment payment (including payments missed during a forbearance period) or otherwise in default, as reflected in documentation from the payee or the payee's agent.
<u>Form of assistance</u>	Assistance will be structured as a non-recourse grant. OR Assistance will be structured as an interest free loan payable upon transfer of property and forgivable over a period of time.
<u>Payment requirements</u>	Funds will be paid, as applicable, to the mortgagee, mortgage servicer or other third-party payee authorized by the servicer, or other third party authorized to collect eligible charges in accordance with reinstatement instructions received from the payee.

Home Repair Assistance Program Element (Implementation TBD)

<u>Criteria</u>	<u>Terms</u>
<u>Brief description</u>	<p>Provide funds to cover reasonable home repair expenses to the homeowner’s primary residence as necessary to restore the property to habitable condition or to resolve housing/property code violations.</p> <p>HAF Funds may be used to pay the reasonable cost of repairs necessary to address property conditions, including pre-development costs, necessary architectural or engineering fees, construction oversight, or other costs incidental but necessary to the completion of the eligible scope of work.</p> <p>Grantee may utilize HAF administrative funds to provide technical assistance to the homeowner (e.g. identifying necessary repair work).</p>
<u>Maximum assistance per homeowner</u>	<p>Each Homeowner will be eligible for up to \$50,000 through this program element with respect to the applicant’s primary residence, including a dwelling to be made habitable so it may serve as the homeowner’s primary residence and so long as the applicant will not exceed \$120,000 in lifetime HAF assistance.</p>

<u>Criteria</u>	<u>Terms</u>
<u>Homeowner eligibility criteria and documentation requirements</u>	<p>Same as General Homeowner Eligibility Criteria Across All Program Elements plus:</p> <p>At the time repairs begin, homeowner is current on other secured home payment obligations, on an active payment plan or forbearance, and/or getting related HAF assistance for those obligations.</p> <p>Homeowner will be able to afford applicable payments necessary to sustain homeownership (mortgage, taxes, insurance, association dues, etc.) after repairs are completed, based on a financial analysis established at the reasonable discretion of Grantee.</p> <p>Homeowner does not qualify for or has not been able to access affordable home repair financing (self-attestation of applicant's efforts will satisfy).</p> <p>Additional documentation requirements:</p> <ul style="list-style-type: none"> • Documentation of household income at or below 100% of AMI
<u>Property eligibility criteria</u>	<p>Same as General Property Eligibility Criteria Across All Program Elements plus:</p> <ul style="list-style-type: none"> • Owner attests that the property will continue to be the applicant's owner-occupied primary residence once the repairs are made. • Properties that have outstanding violations may receive assistance if corrections are addressed before funding or are included in the scope of work funded by the program element. <p>Eligible Property Conditions:</p> <ul style="list-style-type: none"> • Housing deficiencies or conditions exist which may be hazardous to occupants/residents, • Property has a code violation or other citation, or is in danger of being cited or condemned, without the necessary repair, • Property is uninhabitable or condemned and the repair is necessary to make the home habitable, OR • Home improvements are necessary to improve accessibility and help senior residents age in place.

<u>Criteria</u>	<u>Terms</u>
<u>Project criteria</u>	<ul style="list-style-type: none"> ● Repairs must be completed by a licensed contractor or, if the jurisdiction does not license contractors, a professional contractor found to be qualified and reputable in accordance with reasonable criteria established by the Grantee ● The District may choose to require program pre-approval of contractors and may establish pre-approved contractor lists or choose to award contracts on a competitive basis. ● Copy of contract must be provided to the program for approval and contractors must use a program-approved contract template. ● Projects must comply with applicable zoning, building, and other applicable code requirements.
<u>Form of assistance</u>	<p>Assistance will be structured as a non-recourse grant.</p> <p>OR</p> <p>Assistance will be structured as an interest free loan payable upon transfer of property and forgivable over a period of time.</p>
<u>Payment requirements</u>	<p>Funds will be paid directly to the general contractor or entity responsible for the repairs upon satisfactory completion of the work. HAF technical assistance funds will be utilized to ensure reasonable oversight of the quality and completion of work will be performed before full payment is made.</p>

