



Home Purchase Rehabilitation Pilot Program

The Home Purchase Rehabilitation Pilot Program will provide applicants under the Department of Housing and Community Development’s suite of Home Purchase Assistance Programs an additional option for becoming first-time homebuyers.

The purpose of the Home Purchase Rehabilitation Pilot Program is to allow first time home buyers in the District to purchase homes that require limited repairs to address health, safety and building code violations. This program enables the use of the Federal Housing Administration’s (FHA) 203(k) Streamlined Rehabilitation Program as a first trust lending product, in conjunction with an HPAP or other DHCD purchase assistance second trust loans. Applicants will receive a combined purchase money loan for acquisition and repairs (limited to the 203(k) guidelines) from the first trust lender. The HPAP or other DHCD program loans will continue to be a second trust loan for downpayment and closing cost assistance. The applicant must meet all DHCD eligibility requirements.

The minimum rehabilitation loan for the FHA 203(k) streamline is \$5,000 and the maximum is \$35,000. The limited repairs must be completed within six (6) months of the loan closing date when a Home Quality Inspection (HQI) is due.

The applicant must apply for HPAP with a Community Based Organization (CBO) and attend general HPAP training. The applicant must also attend a separate mandatory 203(k) streamline class. HPAP applicants who have received a Notice of Eligibility from the Greater Washington Urban League are eligible for the pilot program.

Eligible rehabilitation repairs with 203(k) loans include:

- Repair/replacement of roofs, gutters, and downspouts
- Repair/replacement/upgrade of existing HVAC systems
- Repair/replacement/upgrade of plumbing and electrical systems
- Repair/replacement of flooring
- Minor remodeling of kitchen that does not involve structural repair
- Painting, both interior and exterior
- Weatherization, including storm windows and doors, insulation, weather stripping, etc.
- Accessibility improvements for persons with disabilities
- Purchase and installation of appliances, including free-standing ranges, refrigerators, washers/dryers, dishwashers and microwave ovens
- Basement finishing and remodeling that does not involve structural repairs
- Lead-based stabilization or abatement of lead-based hazards
- Repair/replace existing exterior decks, patios, or porches
- Window and door replacements and exterior wall residing
- Septic system repair or replacement

(Continued on reverse side)





The applicant must select their FHA 203(k) lender, general contractors, and a FHA 203(k) consultant to conduct scopes of work write ups and periodic inspections of the rehabilitation work prior to funding draws.

DHCD generally processes applications on a “first-come first served” basis. Please contact one of the community-based housing counseling managers at (202) 442-7200.

If you are interested in applying for the Home Purchase Rehabilitation Pilot Program for first time homebuyers using HPAP and or other DHCD program loans, please contact one of the following Community Based Organizations.

Housing Counseling Services

2410 17th Street, NW
Washington, DC 20009
(202) 667-7006 | www.housingetc.org

Latino Economic Development Corp. (LEDC)

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 at
DHCD Housing Resource Center**

1800 Martin Luther King, Jr. Ave., SE
Washington, DC 20020
(202) 889-2196 | www.uls-dc.org

*****University Legal Services, Far NE**

Lloyd E. Smith Center
3939 Benning Road, NE
Washington, DC 20019
(202) 396-1201 | www.uls-dc.org

***The Home Purchase Rehabilitation Pilot Program training will be offered at these locations.

Note: DHCD adheres to all federal and local laws and regulations which offer consumer protections from prohibited predatory lending practices. DHCD does not require potential applicants to accept private financing that is priced above the market rate or that is not from a reputable lender. Potential applicants should never accept an offer of private financing without discussing the offer with one of housing counseling agencies listed below.

Non-discrimination clause: In accordance with the D.C. Human Rights Act of 1977, as amended, D.C. Official Code, Section 2-1401.01 et seq., (Act) the 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.

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