



EMPLOYER-ASSISTED HOUSING PROGRAM (EAHP) ENHANCEMENTS

FREQUENTLY ASKED QUESTIONS

Overview

The Employer-Assisted Housing Program (EAHP) offers a deferred, 0% interest loan and a matching funds grant for down payment and closing costs for eligible District government employees.*

How Is EAHP Expanding for DC Government Employees and First Responders?

On October 4, 2017, Mayor Muriel Bowser announced the following enhancements to EAHP (as approved in the FY 2018 Budget Support Act):

1. For all District government employees:
 - Expansion of the maximum down payment assistance loan amount to \$20,000 from \$10,000.
 - An increase in matching funds grant to a maximum \$5,000.
2. For first responders:
 - \$10,000 for down payment assistance in the form of a recoverable grant available to those who agree to a five-year service obligation, as explained in more detail on page 3.
 - A matching funds grant up to \$15,000 (**Note:** The maximum match is \$5,000 for all other District government employees).



(***NOTE:** The provision of EAHP assistance is subject to funding availability.)

WHEN CAN I APPLY?

Eligible individuals **can apply now** with one of the four community-based organizations (CBOs) that support EAHP and the Home Purchase Assistance Program (HPAP) listed on page 4.

Continued on next page

Summary of EAHP Loan and Matching Funds

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.

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

The EAHP 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.

Do EAHP Borrowers Have a Maximum Income Cap?

No.

How Does the Down Payment Assistance Work?

The down payment assistance is a loan for the 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.

What Is the Minimum Cash Contribution Required for the Down Payment Assistance Loan?

None.

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.***

Example: William has \$7,500 in savings (\$2,500 x 3). He qualifies for a \$3,000 grant (3 x \$1,000). First-responders are eligible for a larger cap, as explained later.

Do EAHP Borrowers Get Additional Real Estate Tax or Income Tax Benefits?

No.

Can District Government Employees Qualify for EAHP and HPAP?

Yes, and the employee only needs one application for both programs. There are important distinctions:

- EAHP provides that no purchaser can own residential property *in the District* in the past three years; HPAP *does not restrict* this to District property.
- Unlike EAHP, HPAP has a minimum cash contribution by the borrower: \$500 or one-half of documented assets over \$3,000, whichever is greater.

How Does an Eligible Employee Apply for EAHP?

Take these steps with a CBO listed on page 4: (1) attend an orientation session; (2) schedule an appointment to complete the application; *and* (3) attend an eight-hour training on home buying and ownership.

What Is a Property's Maximum Purchase Price under EAHP?

EAHP regulations set a maximum sales price at the maximum conventional loan limit, which is **\$679,650** for 2018, for Fannie Mae and Freddie Mac for the District of Columbia.



EAHP First-Responder Grant and Matching Fund Grants

Who Is Eligible for the EAHP 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.

Does the EAHP First-Responder Grant Borrower Have to Be a First-Time Home Buyer?

They have the same requirement as any EAHP borrower:

1. They must not have owned a principal residence in the District in the past three years.
2. They can own residential property in another jurisdiction, as long as the District property represents the household's new principal residence.



How Does the EAHP First-Responder Grant Work?

The First-Responder grant provides up to \$10,000 for down payment assistance in the form of a recoverable grant, which requires the first-responder to meet certain conditions for five years. These conditions require the first-responder to: (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 an agreement, secured by the property, which requires the first-responder to meet certain conditions for five years. If the first-responder does not meet the conditions, the \$10,000 converts to a zero interest loan, with payment deferred until the property is: (1) sold or transferred; or (2) no longer occupied as principal residence.

How Does the Matching Funds Grant Work?

For first responders, EAHP provides \$1,500 of grant funds to match each full \$2,500 of borrower savings (all non-retirement financial assets in the EAHP borrower's name), **up to \$15,000 of matching funds.**

Example: Michelle has \$7,500 in savings (\$2,500 x 3). Therefore, she qualifies for a \$4,500 grant (3 x \$1,500).

How Does an Eligible Employee Apply for the EAHP First-Responder Grant?

The employee uses the EAHP application *and* provides evidence of eligibility by employment verification.

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.

What Is the Maximum Purchase Price of a Property under the EAHP First-Responder Grant?

EAHP regulations set a maximum sales price at the maximum conventional loan limit, which is **\$679,650** for 2018, for Fannie Mae and Freddie Mac for the District of Columbia.



WHERE CAN I APPLY?

Please contact one of the following DHCD-funded CBOs to begin the application process for EAHP and the First-Responder grant (and HPAP, if qualified).

HOUSING COUNSELING SERVICES, INC.

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

LATINO ECONOMIC DEVELOPMENT CENTER

641 S Street NW
Washington, DC 20001
(202) 540-7401

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) 650-5631

NE Office
220 Eye 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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