



Home Purchase Assistance Program Lottery

Frequently Asked Questions (FAQ) – April 2025

THE LOTTERY PROCESS

Why did DHCD decide to go with a lottery Process?

The lottery process provides more certainty for home purchasers during the buying process as they select their homes, financing options, and advisory services. In the past, HPAP funds would run out before all Notice of Eligibility (NOE) holders could find a home. Under the lottery process, winners will know that funds are reserved for them and will have until September 1, 2025, to find and close on a home.

What is the HPAP Lottery?

The HPAP Lottery is a process through which the current Notice of Eligibility (NOE) and Notice to Continue (NTC) will be randomly selected to receive a Notice to Proceed (NTP) for purchasing a home with HPAP assistance. This NTP is valid until September 1, 2025. After that date funds will not be reserved and will be returned to HPAP. No extensions will be given or considered.

What is the difference between a Notice of Eligibility (NOE) and a Notice to Continue (NTC)?

They are the same. The NTC has replaced the NOE as of October 2025.

Does a Notice to Proceed expire? If so, can it be renewed or extended?

The Notice to Proceed is valid until September 1, 2025, and will not be renewed or extended.

When will the lottery be held?

The second lottery of this fiscal year will be held on April 21, 2025.

What if I am not selected in the lottery? Will there be a second lottery?

If you are not selected in this lottery, as long as you are a valid NTC holder (within 1 year) you will be entered into the next lottery.

HPAP Lottery FAQ

CURRENT NOTICE OF ELIGIBILITY HOLDERS

I have a Notice of Eligibility (NOE), will my name be placed in the lottery?

Yes, all current NOE and NTC holders as of April 1, 2025, will be entered into the lottery for selection.

I have an NOE, contract for a home, and a lenders package, do I get preference?

No, all current NOE holders' names will be placed into the lottery for selection.

My NOE expires soon, do I have to reapply for HPAP?

When an NOE expires, the applicant must update all required documents through the CBO who assisted them.

Do I have to go back to a CBO to get my name into the lottery?

If an applicant is not selected, all current NOE holders' names will be automatically submitted for subsequent lotteries until their NOE expires. The applicant must update all required documents through the CBO who assisted them when their NOE expires.

APPLYING FOR HPAP

Can I apply for HPAP in this fiscal year?

Prospective homebuyers must first contact a Community Based Organization (CBO) for orientation and training. Once a Notice to Continue is received, their names will be placed into a future lottery.

Are there new eligibility requirements to qualify for the lottery?

No, the current HPAP eligibility requirements remain the same. Prospective homebuyers must first contact a CBO to complete orientation and training. Once a Notice to Continue is received, their names will be placed into a future lottery.

HPAP Lottery FAQ

HPAP FUNDING

Is there a maximum amount of loan funding with the lottery?

All HPAP loan amounts are based on household size and household income. The maximum amount of HPAP assistance provided to extremely low to moderate income eligible households is \$202,000. Closing cost assistance is provided separately and cannot exceed \$4,000.

Is the lottery guaranteed funding?

No, funding is subject to availability. If selected, the prospective homebuyer will have until September 1, 2025, to select and close on a home from funding reserved by DHCD.