



# Housing Counseling Services, Inc.

2410 17<sup>th</sup> St., N.W. • Suite 100 • Adams Alley • Washington, D.C. 20009  
202-667-7006 • [www.housingetc.org](http://www.housingetc.org)

## Steps to Home Purchase with HPAP/EAHP

THIS IS A SUMMARY OF THE STEPS NECESSARY TO PURCHASE A HOME WITH HPAP/EAHP. Training and counseling sessions required throughout this process provide you with the information you need to be successful.

1. REGISTER for and attend a Pre-Purchase Orientation (PPO): The PPO provides information which helps you determine if you are ready to buy and eligible for HPAP or EAHP: You must register in advance

- o Register at <https://housingetc.org/webinar-registration>
- o Or call us at 202-667-7606
- o Once you register you will receive a link to a remote zoom meeting

o Call this number in advance of the PPO if you need assistance accessing the remote session:  
202-667-7606

2. PPO Certificate of Attendance: Within 5 business days after attending the PPO, you will receive an email with the Pre-Purchase Orientation certificate. Watch for the email as you will need this certificate to schedule a counseling session.

3. SCHEDULE and attend your Pre-Purchase Counseling session: Schedule a remote Pre-Purchase counseling session to talk to a certified housing counselor and prepare for application intake. Email [bethaniaking@housingetc.org](mailto:bethaniaking@housingetc.org) or call 202-667-7706 to schedule an appointment. You will receive an email confirming your appointment with a link to the required counseling forms. You will be requested to complete and submit the counseling forms and provide a limited number of documents in advance of this pre-purchase counseling session. Your confirmation email includes a link to the pre-purchase forms and for uploading your documents. Please be sure these documents arrive before your scheduled appointment as they are necessary for a successful meeting. The best time to complete this information is when you receive the email. The session will happen by phone. Please read all the instructions carefully. Your housing counselor will call you at the phone number you provide at the time of the appointment. Please respond to the call as scheduled. Please be engaged in the full session. You should be in a situation that allows you to fully focus on the meeting. If you are unable to attend, please call to reschedule in advance of your meeting.

4. DETERMINE IF YOU ARE READY TO PURCHASE: During the pre-purchase counseling session your counselor will review your circumstances, help you determine if you are ready to purchase, and help you to understand what steps you need to take to be ready for home purchase. If you are determined to be ready, your counselor will provide details on all required documentation for the HPAP/EAHP application. If you are not yet ready to apply, your counselor will help you (understand) take the steps to purchase in the future.



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5. SCHEDULE APPLICATION APPOINTMENT: Schedule an HPAP/EAHP application appointment once your housing counselor determines that you are ready to apply, and you have collected most of the documents needed. Call 202-667-7706 to schedule your application appointment. A few days before your appointment you will receive an email with the link for the Dropbox address to upload all your forms and documents. During this session your counselor will review all that you have submitted to help you prepare a complete HPAP/EAHP application.

6. SUBMIT DOCUMENTATION: Submit all required application documents required for the HPAP/EAHP application PRIOR to your application appointment. Screenshots and jpeg files should be avoided, as they are often not clear enough to submit to the administrators. Your counselor will not be able to prepare and submit your application until every document is submitted. Documentation MUST be complete and document all income, debt, assets, and household members. Based upon review of the documentation you submit your counselor may require additional information. The application appointment is limited. Therefore, if the counselor is asked to wait for you to upload your required documentation during the appointment, this will limit the time the counselor has to assist you with the completion of your application. As a result, you may need to schedule a follow up appointment to complete your application.

7. SCHEDULE IZ INCOME CERTIFICATION (IF APPLICABLE): If you are purchasing a an IZ or ADU property, you should engage in the income certification for IZ eligibility at the same time as you are completing your HPAP/EAHP applications. Email us at [iz.adu@housingetc.org](mailto:iz.adu@housingetc.org) to set up your IZ Income Certification. However, these two applications have different requirements and will be handled by two counselors. You will need to submit your documentation to each counselor separately. These two applications will be reviewed during the application process AND prior to settlement to confirm that all information submitted is cohesive.

8. SIGN HPAP/EAHP APPLICATION: Once your counselor confirms that all required documentation has been received, he/she will prepare the final HPAP/EAHP application for internal review and for your review and signature. You will be contacted once the application is ready to be signed.

9. APPLICATION SUBMITTED FOR REVIEW: Once your application is signed, it will be submitted for eligibility determination by one of the two program's administrators: Greater Washington Urban League (GWUL) or DC Housing Finance Agency (DCHFA).

10. ELIGIBILITY DETERMINATION: 2 -4 weeks after submission you will receive a Notice of Eligibility (NOE), Notice of in-eligibility or a list of additional documents required for submission. This will come by email. If additional documents are required, your counselor will work with you to help you understand what steps to take. (Note: During the COVID-19 Pandemic, it is currently taking almost 8 weeks to get an NOE from either administrator.)

11. Schedule Training: If you receive an NOE, you will be required to attend the HPAP/EAHP Homeownership Training webinar (also known as the 8-hour class). This class will provide details about how to take the necessary steps for home purchase and you will learn about loans, insurance, inspections, real estate agents, etc. There will be a homework assignment.



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Please schedule your training for a date when you are available to fully participate for the full 8-hours. This is not to be confused with the 2-hour PPO class.

12. TRAINING Certification: Within 5 business days after completing the training and homework assignment (email to [training@housingetc.org](mailto:training@housingetc.org)), you will receive your HPAP/EAHP Homeownership Training certificate by email. Watch for this as you will be required to submit this certificate to the program administrator prior to closing.

13. Gather your team: NOW you have the knowledge and financial support to be able to select a real estate agent, lender, a home, an inspector, insurance, settlement agent and take the steps towards home purchase. Remember, this process can be frustrating and exciting....it is filled with excitement AND the potential for falling into holes. Your counselor is available to support your efforts and answer your questions along the way.

14. WORK CLOSELY WITH YOUR TEAM: Your lender, real estate agent and settlement company will work with you throughout the process. These professionals are instrumental in seeing you through the purchase process, but remember, they are paid from the proceeds of your purchase. Prior to your home search it is suggested that you get pre-approved by a lender, so that you are prepared to submit a strong offer to purchase when you find the right home. Once you identify a property, you will submit a contract to purchase, it must be ratified by the seller before you will apply for a mortgage. Due to time constraints, we recommend first applying for HPAP/EAHP and receive the NOE. Your real estate agent will submit the ratified contract to the program administrator. Your lender will submit a completed loan package to the program administrator.

15. INSPECT THE PROPERTY: Have the property inspected by a professional to ensure that you understand the conditions prior to settlement. Remember BUYER BEWARE! Once you own it you buy the good with the bad.

16. PREPARE FOR SETTLEMENT: The HPAP/EAHP administrator will review all of the documents: contract, loan package, inspection reports, insurance documentation, the 8-hour training certificate, the property title and other documents in order to prepare their firm commitment and schedule settlement. The NOE is not a firm commitment. All of these items must be in place.

17. Prepare to Move: Think about the many steps you need to take BEFORE moving day: rental notice, mail transfer, utilities, packing, moving company, etc.

YOU MADE IT! This summary is just a framework. Please pay attention during your training classes, as we provide many pointers and help you develop the skill you need to support a smooth transition to homeownership. Your HCS counselor is available to answer your questions along the way. Your counselor and the program administrators have no financial interest in your actions or decisions.

If you have any further questions, reach out to the Training Department at [training@housingetc.org](mailto:training@housingetc.org).