



Housing Counseling Services, Inc.

Pre-Purchase Orientation

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**Fill out Pre-Self Evaluation for this Class.
See link in the Chat.**

WHAT TO KNOW ABOUT THIS WEBINAR

- Participants are in listen only mode.
- We will receive an electronic report from Zoom after the class. No need to “check in.”
- You must remain on this screen to get credit for participation. Polls will be in pop-up windows.
- You may not be logged off for more than 15 minutes and still receive a certificate
- Speaker cannot see your questions in real time.
- Use the Q&A function to ask general questions. Use the Chat function to ask personal questions.
- Raise hand function is not available.
- The final quiz is graded (passing is 4/6).
- Email us after the webinar if you had issues answering the poll and/or quiz questions.
- Certificates will be emailed within 5 business days in the name under which you registered for this class



Housing Counseling Services, Inc.

HCS is a non-profit housing, training, advocacy and referral center.

WHAT WE DO!

- Provide Free Services to the Community (Since 1972)
- Help Clients Resolve and Prevent Housing Obstacles

WHAT WE DON'T DO

- Provide Loans
- Provide Real Estate Listings
- Recommend Professionals/Services

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6 STEPS TO HOMEOWNERSHIP

STEP 1:

PLANNING



Are You Ready To Buy?

You want to make sure that these areas in your life are stable now and for the term of your loan (we will go into further details in the next slides)

- Savings
- Employment
- Credit history
- In addition, ask yourself if you are ready for the responsibility of homeownership.

Savings

Do you have money in your budget to pay for:

- Down payment (3% - 20% of purchase price)
- Closing Costs (3% - 4% of purchase price)
- POCs (Paid Outside Closing Costs):
 - Appraisal (\$500-\$800)
 - Home Inspection (\$300 - \$600)
 - 1st year of Home Insurance (\$500 - \$1,400)
- Home Maintenance Funds
- Repair funds
- Emergency Funds: Savings in case of job loss or major unexpected expense.
- You should maintain at least 3 months of mortgage payments saved up.

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Budgeting for Homeownership

- Complete a financial analysis – make it a family affair (we are all in this together)
- A financial analysis is a snapshot of your current spending (you need to track your expenses everyday to come up with a good financial analysis)
- A budget is a plan for spending.
- It's important to be realistic with your budget based on your lifestyle and not solely based on what you may qualify for on paper.
- With your money (savings), a lender program, and/or seller's assistance with closing costs, homeownership is attainable.

Employment

A lender/mortgage company wants to see that you have stable income.

- Stable income is considered working at the same employer for the past 2 years or in the same line of work.
- A lender will be conducting an employment verification with your employer
- This form will ask about your salary, length of employment, as well as the probability of continued employment.
- You will need to provide your past 30 days of paystubs
- Protect your employment, as it is essential to purchasing and maintaining your home.

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Credit Basics

- **Your Credit Score: Tri-Merge credit report**
- **Order your report from one or all of the credit reporting agencies:**
 - Equifax: 1-800-685-1111 www.equifax.com
 - TransUnion: 1-800-888-4213 www.transunion.com
 - Experian: 1-800-397-3942 www.experian.com
 - Annual Credit Report Service
 - 1-877-322-8228
 - www.annualcreditreport.com

Boosting Your Score

- Pay your bills on time
- Contact the creditor if you are behind
- Keep balances low on credit cards
- Pay off debt rather than moving it between credit cards
- Get current on any missed payments
- Limit inquiries
- Do not impulsively open new promotional credit card offers.

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Protect your credit

- Limit inquiries
- Keep your pre-approval search within a 30-day period
- Do not let other merchants pull your credit
- A lender can only pull your report with your permission.
- For pre-qualification it is not needed, but for a pre-approval it is.
- Report errors
- Report theft
- Make arrangements to pay or payoff charge-off, collection accounts and liens
- Always remember if you put a freeze on your credit reports.
- **DO NOT FORGET TO LIFT IT WHEN YOU ARE READY TO HOME SHOP**

Responsibilities of Homeownership

- Willing to have commitment over a longer period of time.
- If something goes wrong, you are the one responsible even if it was not your fault. For example, your dog bites the mailman while you were at work. The mailman can now sue you.
- If a repair is needed on your home, you must fix it or pay a professional to fix it for you.
- You must keep up with the maintenance of the home, such as replacing air filters every 3 months and cleaning the gutters periodically.
- New bills in your life such as:
 - Utilities (water, gas, electricity)
 - Homeowners Association (HOA) or condo fees

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STEP 2: FINANCING





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1st Trust Loans

- Different types of loans:
 - Conventional
 - Federal Housing Administration (FHA)
 - Veterans Administration (VA)
 - Private lender programs (Next slide: Example of DCHFA Programs)

1st Trust Loans

- Conventional Loans:
 - Secured by private investors
 - Minimum downpayment of 3% to 5%
 - No private mortgage insurance (PMI) when putting down 20%
 - Typically need a minimum credit score of 680
 - Allows seller assistance of 3% with less than 10% down, and 6% help with more than 10% down

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1st Trust Loans

- FHA Loans:
 - Secured by the Federal Government
 - Minimum downpayment of 3.5% required
 - Mortgage insurance is required (MIP)
 - Allows for up to 6% of seller assistance

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1st Trust Loans

- VA Loans:
 - Secured by the Federal Government. Provides 100% financing.
 - For veterans/active-duty members of the armed forces and their spouses
 - No downpayment and no mortgage insurance

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1st Trust Loans

- Private Lender Programs:
 - Many lenders have 1st time homebuyer programs that can assist you with the downpayment and closing costs.
 - When shopping around, ask lenders what programs you might qualify for with their bank.
 - Make sure to shop around with at least 3 to 4 lenders. Do not stick with just one lender. Shop around to get the best interest rate, the lowest loan fees, as well as good customer service.
 - An example of a private lender program is the DCHFA DC Opens Doors

DC Open Doors

DC Open Doors (DCOD)

Provides down payment and closing cost assistance for the purchase of single-family homes and condominiums in the District. *DPAL i/a/o 3%, 3.5%, or 10% (pilot – 11-01-24; Closing 12-31-24) of the purchase price*

- Lenders must be a participating lender, approved by Lakeview Loan Servicing LLC and DCHFA to administer loans
- DC Open Doors has continuous funding for its mortgages and DPAL, Interest rates are posted daily at www.dcopendoors.com, Facebook (DC Open Doors) and Twitter (@DCOpenDoors).
- Open to First Time and Repeat Homebuyers

To be eligible for DCOD:

- Maximum Borrower Income \$216,580 ***No household income qualification stipulation**
- \$1,209,750 Maximum First Trust loan amount
- 640 Minimum Credit Score, 45% Maximum DTI on FHA loans for borrowers with less than a 680-credit score
- 50% Maximum DTI Ratio on conventional loans
- 130% Maximum AMI
- Borrowers can have two properties: Occupant borrower(s) may own one other financed residential property (in addition to the subject property) at the time of closing. Non-occupant borrower(s) are not subject to this restriction. DCHFA follows the Fannie Mae *Home Ready* and Freddie Mac *Home Possible* guidelines w/o DCHFA overlay. (Oct. 11, 2024)
- Purchase a Home within the District
- Occupy the property as the primary residence

1st Trust Loans

- Finding a lender:
 - Referrals from family/friends/co-workers/church members
 - Online reviews
 - Your own financial institution
 - Real estate professionals
 - When evaluating loans, compare both the terms and the interest rates

1st Trust Loans

- The Importance of Credit:
 - When shopping for a loan, a lender can give you a good idea of how much you qualify for by using your income, your debts, and your expected down payment. They do not have to pull your credit report. They can't pull your report if you don't give them your SSN
 - On your credit report a lender can see your overall payment history with your creditors, such as paying on time, if you have judgments, collections, and/or late payments
 - The lender can see your overall debt. The higher the debt you have, the lower your pre-approval loan amount will be.
 - You should review your credit history first before talking with a lender to make sure that all the information is accurate and to see how you can enhance it to get the lowest interest rate possible.

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HPAP (2nd Trust Loan)

- The Home Purchase Assistance Program provides down payment and closing cost assistance in the form of a second trust loan to purchase property in the District of Columbia.
- Maximum Down payment Assistance: \$202,000
- Closing Cost Assistance: \$4,000
- Total Maximum Loan Amount: \$206,000
- Its gap financing, therefore you will only receive what is needed.
- Interest Rate: 0%
- Minimum amount of assets to Apply: \$500
- Buyer has to put down at least: The greater of \$500 or 50% of your liquid assets over \$3,000. (this includes all nonretirement funds: stocks, bonds, CDs, etc.) (Plus POCs!)
 - \$7,000 in the bank
 - $\frac{-\$3,000}{\$4,000 \div 2 = \$2,000}$

HOME PURCHASE PROGRAM (HPAP) HOMEBUYER ASSISTANCE TABLE

To exit full screen, press **Esc**

Effective for HPAP Loans Closed After June 1, 2025

Please note that closing cost assistance for all eligible households will be up to \$4,000.
The per client gap financing assistance will cap at \$202,000.

The closing cost assistance is distinct from, and in addition to, gap financing assistance, which is shown below.

Maximum Assistance	Household Size							
	1	2	3	4	5	6	7	8
Per household income less than or equal to:								
Up to 50% Median Family Income (MFI) Households								
\$202,000	\$57,350	\$65,550	\$73,750	\$81,950	\$88,500	\$95,050	\$101,600	\$108,150
51% - 80% Median Family Income (MFI) Households								
\$161,600	\$73,550	\$84,050	\$94,550	\$105,050	\$111,600	\$118,200	\$124,750	\$131,300
\$141,400	\$78,800	\$90,050	\$101,300	\$112,550	\$119,600	\$126,600	\$133,650	\$140,700
\$101,000	\$91,800	\$104,900	\$118,000	\$131,100	\$139,300	\$147,500	\$155,700	\$163,900
81% - 110% Median Family Income (MFI) Households								
\$80,800	\$112,400	\$128,500	\$144,550	\$160,600	\$170,650	\$170,650	\$170,650	\$170,650
\$70,000	\$126,200	\$144,250	\$162,250	\$180,300	\$191,550	\$191,550	\$191,550	\$191,550

The amount of financial assistance provided to households earning up to 110% of the Median Family Income (MFI) shall be the combined total of gap financing assistance and closing cost assistance.

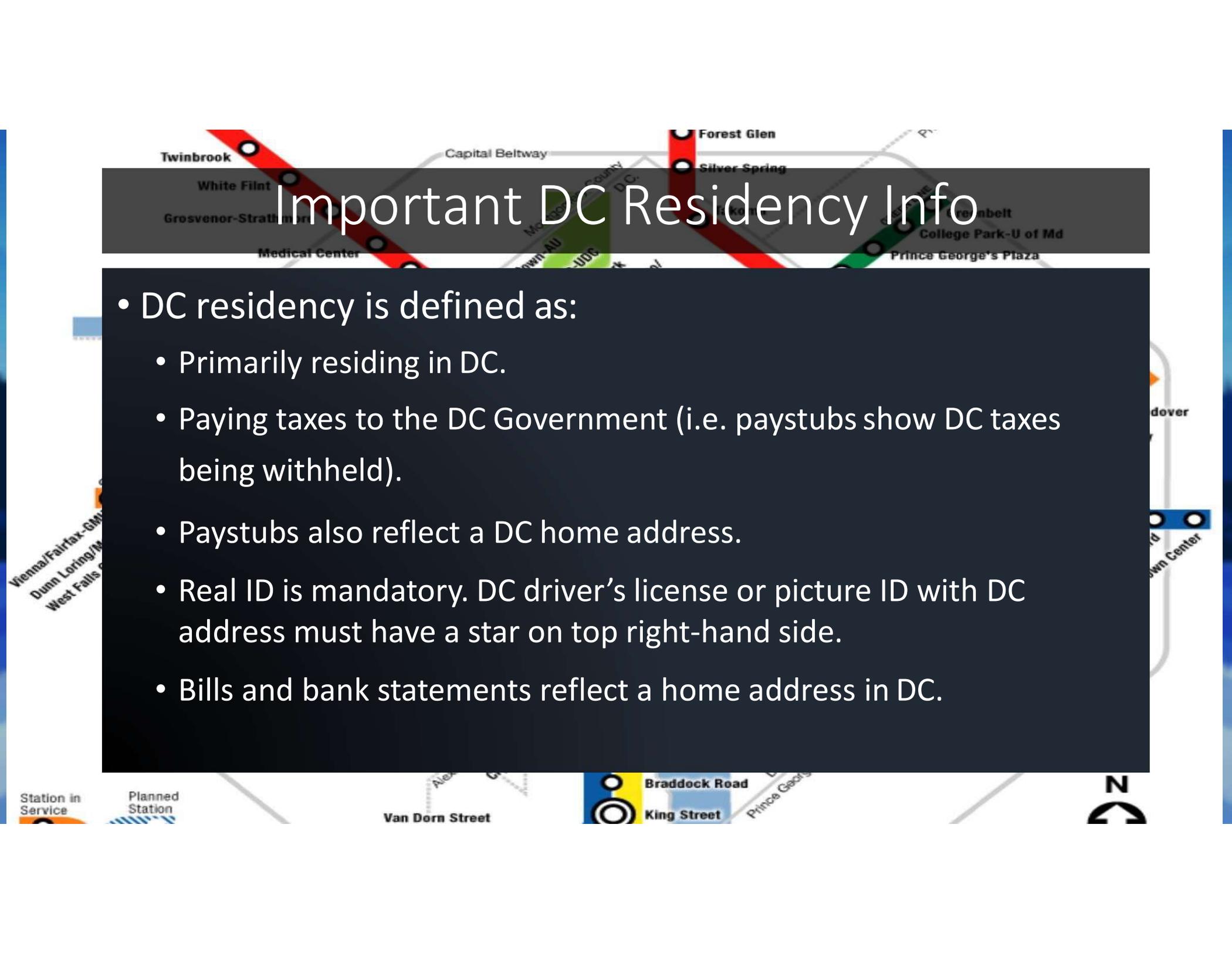
The income limits established shall be reviewed and revised as needed by the Department of Housing and Community Development to stay current with the incomes of households in the Washington, DC area. The review and revisions will be done periodically, provided that the current median income established by the Secretary of the U.S. Department of Housing and Urban Development for the Washington, DC Metropolitan Statistical Area is available.

#FairShot frontdoor.dc.gov



HPAP Requirements

- First Time Homeowner
- DC Resident
- Meet Income Requirements
- Possess Minimum Savings of \$500 to Apply
- Acceptable Credit (min credit score of 630)
- Ability to Secure a 1st Trust Loan
- Stable Income
- May be combined with EAHP (if applicable)
- 8-Hour HCS Homeownership Training Course



Important DC Residency Info

- DC residency is defined as:
 - Primarily residing in DC.
 - Paying taxes to the DC Government (i.e. paystubs show DC taxes being withheld).
 - Paystubs also reflect a DC home address.
 - Real ID is mandatory. DC driver's license or picture ID with DC address must have a star on top right-hand side.
 - Bills and bank statements reflect a home address in DC.

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EVERY HPAP Loan is due back
at some point...

WHEN depends on a few things...

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HPAP “Very Low & Low-Income” Repayment

- Repayment deferred while owner occupied.
 - Is only due back once sold, not primary residence or cash-out refinance
- It is NOT a grant
- It is still a loan

HOME PURCHASE PROGRAM (HPAP) HOMEBUYER ASSISTANCE TABLE

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HPAP “Moderate-Income” Repayment

- Monthly payments of principal only begin in year six (6)
- Amortized over a forty (40) year period

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Employer Assisted Housing Program (EAHP) (2nd trust loan)

- **For DC Government employees only.**
 - **Maximum Loan: \$20,000**
 - **For: Down payment and closing costs**
 - **Maximum Grant: \$5,000 toward closing costs**
 - **\$1,000 grant for every \$2,500 contributed by you**
 - **Grant is for down payment and closing costs**
 - **Repayment deferred while owner occupied**

EAHP Eligibility

- D.C. Government employee in good standing for at Least 1 Year
 - *Exemption: Teachers, Police Officers, Firefighters, EMTs eligible from first date of hire*
- No Income Limits
- First – Time Home Owner *in D.C.*
- Acceptable Credit (min credit score of 630)
- Stable Employment
- Able to Secure 1st Trust Loan
- May be combined with HPAP (if applicable)
- 8-HR HCS Homeownership Training Course

First Responders

- *Police Officers, Firefighters, Paramedics, EMTs, Teachers, & Corrections Officers.*
- \$10,000 Recoverable Grant
- Released after 5 years under two conditions
 - Completion of 5 years if service commitment with same agency
 - Occupancy as primary residence for first 5 years

First
Responders

- If not forgiven (if conditions unmet):
 - Remains a deferred loan repayable under same conditions as EAHP
- Always combines w/ EAHP; may be combined w/ HPAP
- Matching grant of up to \$15,000
 - \$1,500 for every \$2,500 contributed

Repayment deferred while owner occupied

EAHP REPAYMENT

WITHIN 1st 5 YEARS it is repayable with interest rate matching that of your 1st trust loan

If AFTER 5 YEARS home ceases to be primary residence, or loan is refinanced to take “cash out” or property ceases to be primary residence then you pay 60 monthly installments of principal only

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STEP 3: SHOP AROUND



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Working With a Real Estate Agent/Realtor

- Different types of agency
 - Representation for the buyer, seller or both (dual agency)
- What should you look for in an agent?
- What does a buyer agent do?
 - Helps you find a property
 - Helps you negotiate a contract
 - Helps you get to settlement
 - The most important reason to work with a buyer agent is confidentiality
- How does a buyer agent get paid?

National Association of Realtors (NAR) Settlement

- Beginning in July 2024, new rules took effect regarding the payment of real estate commissions
- Buyers will need to have a written agreement with their agent concerning who will pay the commission and how it is to be paid
- The buyer may establish the amount he/she is willing to pay the agent. The buyer will acknowledge that the agent is eligible for any commission offered by the seller.
- How the commission is to be paid and by whom will be stated in an addendum to the contract. This is negotiable
- The commission could be a flat fee or a percentage of the sales price
- Please note that some companies charge a flat fee to the buyer and the seller in addition to any commission

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**STEP 4:
SUBMIT
OFFER**

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Submit an Offer

- Offering Price
- What “conveys” with the property?
- Earnest Money Deposit
- Pre-Approval Letter
- Proposed Settlement Date
- Contingencies
 - Financing; Appraisal; Inspection

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STEP 5:

HOME INSPECTIONS

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Home Inspections

- We highly recommend a home inspection although its optional, but may be required for some loan programs.
- Every buyer should have a home inspection.
- Choose a home inspector who is certified by HUD, ASHI or InterNACHI
- You will learn about what repairs are needed and how to keep up with the maintenance of the property.
- You will learn how to use the systems.
- Go to your home inspection.



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FINAL STEP: Settlement

What does a Settlement Agent do?

- Administer the settlement process as a neutral party
- Conducts a Title & Lien Search
- Conducts a Land Survey
- Provides title insurance-owners policy

What is your role in the settlement process?

- **Choose your settlement agent**
- **Document Review**
- **Final Walkthrough**
- **Apply for tax benefits**
- **Bring: ID, certified check, your personal checkbook (just in case).**
- **Sign settlement docs**
- **Get the keys!**

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What is Inclusionary Zoning?



- It's a DC law creating affordable housing, priced below market rate
- It's been around since 2009
- It includes both rental housing and homes for sale
- IZ housing (called IZ units) can be found in all 8 wards
- To rent or buy an IZ home, you must participate in an IZO and register with DHCD
- DHCD holds lotteries for the homes when they become available

ADU Program

- Like IZ, those living or working in DC have priority
- Some ADUs have wider affordability levels than IZ units – 30% MFI to 120% MFI
- Some ADUs are treated the same as IZ units, meaning they follow the IZ price schedule and lottery process
- Some ADUs may accept applications outside the lottery process
- To find them, go to: www.dchousingsearch.org

Protect Yourself Against Predatory Lending

- Learn to compare loans and shop around
- Understand and improve your own financial and credit status before applying for a loan
 - Do a good financial analysis
 - Check credit report and credit score
 - Seek counseling

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Fair Housing Act & D.C. Human Rights Act

Used by HUD, DC Office of Human Rights and other civil rights organizations to address discrimination in the D.C. housing market on the basis of :

- Race
- Color
- National origin
- Religion
- Sex
- Disability
- Familial status
- Age
- Sexual orientation
- Gender identity
- Marital status
- Political affiliation
- Personal appearance
- Family responsibilities
- Matriculation
- Source of income
- Place of residence or business
- Victim of an intrafamily offense
- Homelessness
- Sealed Eviction record

DISABILITY

- **Reasonable Accommodations** - A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with disabilities to have an equal opportunity to use and enjoy a dwelling, including public and common use spaces.
- **Reasonable Modifications** - is a structural change made to existing premises, occupied or to be occupied by a person with a disability, in order to afford such person full enjoyment of the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings and to common and public use areas.

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SEXUAL DISCRIMINATION

- Complaints of sex discrimination, including discrimination because of **sexual harassment**, or **sexual orientation**, are enforced under the Fair Housing Act.
- Some **LGBTQ+** persons may have claims arising under other provisions of the Act, e.g., race, national origin, color, religion, disability and familial status.
- HUD's Equal Access Rule also requires that eligibility determinations for housing assisted by HUD, or subject to a mortgage insured by HUD, be made regardless of sexual orientation, or marital status.

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WHAT DOES HOUSING DISCRIMINATION LOOK LIKE?

- “Oh, sorry, we don’t accept people with vouchers.”
- “All of our families with children are here, on the first floor.”
- “Our condo association has strict rules, you may not alter your unit in any way, so that means you may not install grab bars in the bathroom.”
- “This is the only application form we have, if he speaks another language, then your loved one simply won’t be able to apply.”
- “Parking is always a problem at these senior buildings, there is no handicapped parking in front of your building.”
- “This neighborhood isn’t really for you, maybe you should look in another part of town.”
- “Call it an assistance animal if you wish, but we have a no pet policy and that animal is not allowed.”

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Where can you file a complaint?

Housing Counseling Services at 202-667-7715

or

**U.S. Department of Housing and Urban
Development
(FHEO)**

1-800-669-9777

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Avoiding Foreclosure

- If you face a financial hardship:
 - Contact the lender immediately to let them know of your situation.
 - Set up an appointment to meet with a HUD-approved housing counselor. We provide foreclosure prevention counseling.
 - Do not ignore letters and phone calls from your lender. They want to work with you.
 - The situation will become worst if you do not act right away. Do not hide.
 - Stay in your home. Do not abandon it.
 - Watch out for scams.

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WE ARE NOT DONE BUT WE WILL NOT FIELD ANY QUESTIONS
UNTIL WE FINISH THE FINAL EXAM AND THE FINAL SLIDE

- Please complete our post-self evaluation.
- And prepare for our final quiz.

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**Fill out Post-Self Evaluation and Course
Evaluation for this Class.
See both links in the Chat.**

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Next Steps If Ready To Purchase

- Complete the 8-hour Homeownership Training Class and obtain certificate.
- Shop around for 1st trust loans.
- Ask lenders if they have downpayment and closing costs programs with their bank.
- If interested in HPAP and/or EAHP, you will need to have both your PPO certificate for this class and the 8-hour Homeownership Training certificate to begin the application process.
- Set up a Pre-Purchase 1-on-1 counseling session.

Credit Counseling

- HCS provides 1-on-1 Credit Counseling if you are not ready to move forward in the buying process.
- To schedule an appointment for one of these sessions, please contact our Intake Department at:
bethaniaking@housingetc.org or
ericortega@housingetc.org
(202)-667-7706

WHAT'S NEXT?

- If eligible, you will receive an email within 5 business days with your Pre-Purchase Orientation (PPO) certificate.
- Complete the 8-hour Homeownership Training class You can register on our website, www.housingetc.org, for the next session.
- If you were logged off for more than 15 minutes total or failed/didn't take the quiz you will not qualify for a certificate. Zoom will provide an electronic report with your exact logged in time/quiz results. We go by this evidence.
- If that is the case, we will let you know and you can retake this webinar.
- Email us for alternate final quiz only if you were not able to answer the final quiz in the pop-up window:
- Our email is training@housingetc.org
- If ready to apply, you will have to have both your PPO certificate for this class and the 8-hour Homeownership Training certificate. Both are mandatory. You then will need to schedule a Pre-Purchase 1-on-1 counseling session.
- If not ready to apply, set up a 1-on-1 Credit Counseling session.
- Our Intake Department can be reached at 202-667-7706 or by email: bethaniaking@housingetc.org or ericortega@housingetc.org