



# EAHP

## EMPLOYER-ASSISTED HOUSING PROGRAM

### The Program

The Employer Assisted Housing Program (EAHP) provides Government of the District of Columbia employees with an increased opportunity to become first-time homeowners in Washington, D.C. Through EAHP, the Department of Housing and Community Development (DHCD) provides eligible applicants with:

- matching down payment funds of up to \$1,500 (\$500 for each \$2,500 saved by an employee) and
- a deferred loan of up to \$10,000.

EAHP loans are awarded to a limited number of eligible applicants each year, depending on funds allocated in the department's budget. Local lenders will finance their mortgage loans under the more lenient Fannie Mae and Freddie Mac guidelines.

### Are You Eligible for an EAHP Loan?

To be eligible for EAHP assistance, an applicant must:

1. Be a full-time Government of the District of Columbia employee in good standing for at least one year;
2. Be a first-time homebuyer in the District of Columbia;
3. Have an adequate income to afford a mortgage loan from a private lender; and
4. Possess a good credit rating.



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For additional information contact one of the community based organizations listed or the Greater Washington Urban League at  
202-265-8200, extension 228 or visit the website at  
[dhcd.dc.gov](http://dhcd.dc.gov)

#### Notice of Non-Discrimination

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. Sexual harassment is a form of sex discrimination, which is also prohibited by the Act. In addition, harassment based on any of the above protected categories is also prohibited by the Act. Discrimination in violation of the Act will not be tolerated. Violators will be subject to disciplinary action.

### Where to Apply for EAHP

**Housing Counseling Service, Inc.**  
2430 Ontario Road, NW  
Washington, D.C. 20009 – (202-667-7006)

**Latino Economic Development Corporation**  
2316 18th Street, NW  
Washington, D.C. 20009 – (202-588-5102)

**Marshall Heights Community Development Organization**  
3939 Benning Road, NE  
Washington, D.C. 20019 – (202-396-1200)

**Lydia's House**  
3939 South Capitol Street, SW  
Washington, D.C. 20032 – (202-373-1050)

**University Legal Services**  
220 I Street, NE, Suite 130  
Washington, D.C. 20002 – (202-547-4747)

**University Legal Services**  
3220 Pennsylvania Avenue, SE, Suite 4  
Washington, D.C. 20020 – (202-645-7175)



Government of the District of Columbia  
Anthony A. Williams, Mayor  
Department of Housing and Community Development  
Jalal Greene, Director  
801 North Capitol Street, NE  
Washington, DC 20002



### **7 Easy Steps to Homeownership**

- Step 1** – Contact Housing Counseling Services, Inc. for a pre-application housing counseling session.
- Step 2** – Gather the required documentation requested by your housing counselor and complete your MPHAP application.
- Step 3** – Wait for your eligibility letter to arrive from the Greater Washington Urban League (GWUL). If your application is approved, you will receive a Notice of Eligibility, which will indicate your financial assistance amount and the housing price range you qualify for based upon income, down payment costs and financing requirements.
- Step 4** – Find a house and enter into a sales agreement to purchase it. Forward a copy of the sales agreement to GWUL.
- Step 5** – Complete your mortgage application from your carefully selected financial institution. Be sure to include a copy of your Notice of Eligibility and sales agreement.
- Step 6** – Complete the transfer of ownership from the current homeowner to you, which is known as settlement.
- Step 7** – Move into your new home.

#### **The DHCD Pledge**

*"The Department of Housing and Community Development is a leader in providing prompt, professional and courteous service, managing public resources, revitalizing neighborhoods and expanding the housing and economic opportunities for the District's residents."*

Thank You for Your Inquiry!

