

**9205 PROGRAM PARTICIPATION REQUIREMENTS**

- 9205.1 HCV/HOAP Briefing. As a first step in the participation process, each selected family is required to attend a briefing about the HCV/HOAP.
- 9205.2 Participation Eligibility Assessment. Before proceeding to the next steps:
- (a) DCHA shall verify that the Family meets the minimum participation requirements of Section 9203; and
  - (b) DCHA or its designee shall make a preliminary assessment of the household's credit history and assess what intermediate steps, if any, shall be taken by the household to repair their credit in order to enter the home buying process.
- 9205.3 Homeownership Counseling. The Family shall satisfactorily complete homeownership and housing counseling training, before the Family can proceed to the home buying process. This training for homebuyers shall be provided by the HOAP or its designee and include the following but is not limited to:
- (a) Credit Counseling, including credit repair;
  - (b) The Home Purchase Process, including the selecting of a real estate agent and home inspection professional;
  - (c) Homeownership Financing, including selection among the program's Participating Lenders;
  - (d) Mortgage delinquency/default prevention;
  - (e) Consumer (Homebuyer) Protection;
  - (f) Home Maintenance and Repair; and
  - (g) Choosing a good location.
- 9205.4 The applicant Family shall supply a copy of the Certificate of Completion upon receipt from District of Columbia Housing and Community Development Home Purchase Assistance Program.
- 9205.5 Initial Certificate of Assistance. The Initial Certificate of Assistance shall identify the Payment Standard applicable to the Family based on the household size and composition in accordance with Chapter 83 of this Title.
- 9205.6 Mortgage Pre-approval.

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- (a) Upon receipt of their Preliminary Certificate of Assistance the household shall select a Participating Lender and present their Preliminary Certificate of Assistance to apply for their mortgage pre-approval.
- (b) The household shall be allowed sixty (60) days after completion of the home ownership counseling to obtain mortgage pre-approval. An extension may be granted depending on the circumstances and/or where the household is in the pre-approval process.
- (c) The mortgage pre-approval letter shall reflect the maximum purchase price, first trust mortgage loan amount, interest rate, and term of loan.
- (d) Families shall submit their mortgage pre-approval letter to the HCV/HOAP or its designee within ten (10) days of receipt.

### 9205.7 Home Search Authorization.

- (a) Upon receipt of their Initial Certificate of Assistance the Family shall select a Lender and present their Initial Certificate of Assistance to apply for their mortgage pre-approval.
- (b) The Family shall be responsible for selecting a lender, independent professional housing inspector and a real estate agent.

### 9205.8 Home Search Time Limits and Extensions.

- (a) From the date of issuance of a Home Search Authorization, the Family shall be allowed a total time period of one hundred and eighty (180) days to:
  - (1) Search for and find a home;
  - (2) Execute a contract of sale, including the HOAP contract addendum as required under Section 9209;
  - (3) Submit the sales contract to HOAP for review;
  - (4) Obtain a firm loan commitment;
  - (5) Obtain a HQS inspection from HCV;
  - (6) Submit a Professional Inspection Report to HOAP, as provided under Section 9209;
  - (7) Obtain HOAP Notice of Inspection Approval, as provided under Section 9208;

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- (8) Obtain a Final Certificate of Assistance from HOAP;
  - (9) Sign all required HOAP forms and attachments, including:
    - (i) Statement of Homeownership Obligations, required under Section 9215 hereof;
    - (ii) A Recapture Agreement and Subordinate Mortgage, as required under Section 9214 hereof;
  - (10) Close on the purchase of the property and the mortgage loan;
  - (11) Notify HOAP that the Loan has closed and provide to the DCHA HOAP Coordinator or designee a copy of the executed settlement statement and First Mortgage Payment Letter within five (5) business days of closing.
- (b) Extenuating circumstances which prohibited closing on the purchase of a home within the designated time period shall be reviewed upon request, and an extension granted, at the discretion of the DCHA.
- (c) An Applicant Family shall be withdrawn from the HCV/HOAP and required to wait one year before they shall be allowed to participate again under any of the following circumstances:
- (1) The household has executed a contract of sale and has failed to complete the purchase for reasons within their control;
  - (2) The household at any time during the one hundred eighty (180) day period decides to withdraw from participation in the HCV/HOAP;
  - (3) The household is unable to locate a home to purchase and close on the purchase within the time provided, and does not want or qualify for an extension of time to continue the process.

SOURCE: Final Rulemaking published at 49 DCR 5767 (June 21, 2002); as amended by Final Rulemaking published at 52 DCR 6180 (July 1, 2005); as amended by Final Rulemaking published at 65 DCR 7847 (July 27, 2018).