

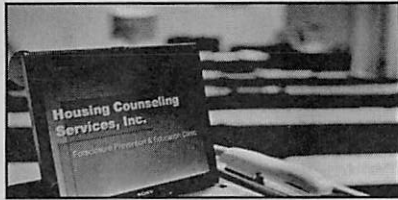
HCS can assist with all of your housing concerns.

Fair Housing, Credit Repair, Home Purchase,
Reverse Mortgages, Home Rehabilitation, Housing
Stability, Preventing Evictions, Mortgage
Delinquency, Understanding Options, Landlord-
Tenant issues, Cooperative /Condo Living
Serving DC, Maryland and Virginia

CONTACT US ...

- ◆ for a schedule of free housing workshops
- ◆ for a free appointment with a housing counselor
- ◆ for additional information or referrals

(202) 667-7006
info@housingetc.org
www.housingetc.org



HCS hours
Monday-Friday 9 am- 5 pm,
Wednesday until 8 pm

Housing Counseling Services (HCS) is a HUD approved nonprofit 501(c)3 organization that provides comprehensive housing counseling, training and advocacy for low- and moderate-income tenants, homebuyers and homeowners. Our goal is to build sustainable communities through informed housing consumers. HCS is funded by the DC and MD Departments of Housing and Community Development, DC Department of Health HIV/AIDS, Hepatitis, STD and TB Administration, US Department of Housing and Urban Development, US Department of Veterans Affairs, Enterprise Community Partners, DC Department of Insurance Securities and Banking, DC Department of Human Services, the DC Housing Finance Agency, City of Alexandria Office of Housing, Capital One Bank, The Morris and Gwendolyn Cafritz Foundation, Freddie Mac Foundation, The Meyer Foundation, DC Office of Human Rights, DC Office of Latino Affairs and your generous donations.



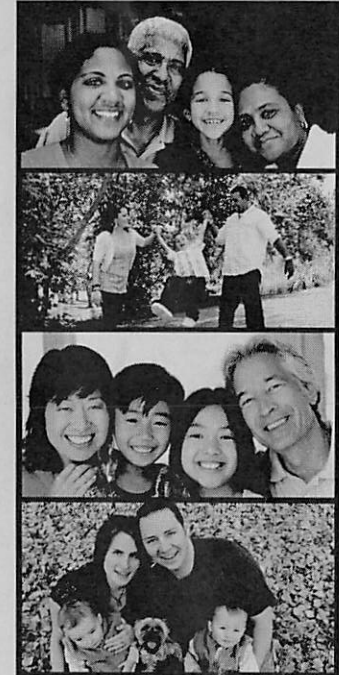
Housing Counseling Services, Inc.
2410 17th Street, NW, Suite 100
Washington, DC 20009



Housing Counseling Services, Inc.

Building a Community
One Story at a Time
with

COUNSELING, TRAINING, & ADVOCACY



Let's work on your story...

Housing Counseling Services, Inc.

Adams Alley, 2410 17th Street, N.W.

Washington, D.C. 20009

www.housingetc.org

(202) 667-7006

info@housingetc.org

Combined Federal Campaign Donor Designation# 49776

COUNSELING:

Our certified housing counselors can meet with you one-on-one to respond to all of your housing questions. Appointments are available in English, Spanish, or with interpretation in other languages.

TRAINING:

The HCS Training and Resource Center offers a comprehensive array of bilingual workshops and seminars to meet your housing needs.

ADVOCACY:

The professionals at HCS help clients understand and defend their housing rights.



VETERANS:

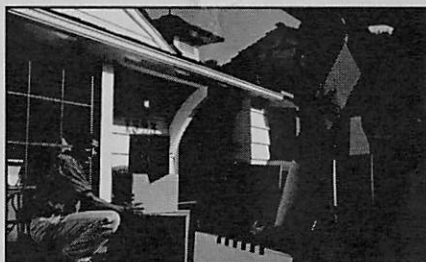
The Support Services for Veteran Families (**SSVF**) program administered by HCS may assist eligible veterans residing in DC, Prince George's County, Montgomery County, Fairfax County, Arlington County and the City of Alexandria. The program provides Case Management and Temporary Financial Assistance to address the housing stability of veterans.

TENANTS:

HCS helps tenants prevent eviction, resolve landlord-tenant disputes, find rental housing, and review credit, debt and savings to get ready to rent. HCS also assists tenants facing displacement due to the sale of their rental building, condo conversion,

opt-out from Section 8 contracts, and other actions by landlords. HCS administers the Emergency Rental Assistance Program (**ERAP**) for low- and moderate-income residents of the District of Columbia (*Please call to see if there are funds available and if you qualify.*)

LANDLORDS:



Landlords in the forefront of creating housing opportunities have worked with HCS to learn their rights and responsibilities and resolve conflicts with tenants.

HOMEBUYERS:

HCS helps prospective homebuyers understand the home buying process, fair housing concerns, review credit, debt and savings to get ready to buy, learn to identify discriminatory housing and predatory lending practices, and access home purchase assistance programs that make homeownership more affordable.

HOMEOWNERS:

HCS helps existing homeowners prevent foreclosure, understand how to manage repairs and renovations, access assistance programs for home rehabilitation, understand the reverse mortgage process, and understand the refinance process.

HCS also provides technical assistance to cooperative and condominium associations.

Persons living with HIV/AIDS:

HCS' **MHAP** Program is the centralized intake and referral service for low- and moderate-income persons living with HIV/AIDS who are seeking housing-related assistance. HCS maintains an extensive database of supportive services for persons living with HIV/AIDS.



**EQUAL HOUSING
OPPORTUNITY**

Most HCS services are provided free of charge.

All services are available in Spanish and English. Other languages can be accommodated with advance notice through interpretation services.

Contact Us Today!!!!

(202) 667-7006

or

info@housingetc.org

DC Single Family Residential Rehab Program (SFRRP) Orientation

The DC Department of Housing and Community Development (DHCD) provides grants and loans, not to exceed a total of \$75,000, to help DC homeowners finance home repairs that will:



- **Correct building code violations.**
- **Remove barriers to accessibility for persons with physical impairments.**
- **Remove threats to health and safety in their homes including roof repairs and lead-based paint hazards.**

Learn how to apply at this free orientation.

Please Note:

- The Program is limited to DC properties only
- Applicants must meet income restrictions and have acceptable credit
- The home must be owner occupied and you must have lived in it for at least 3 years



Orientations are held on:

**The Second Tuesday of
Every Month At 6 PM &
Fourth Tuesday at 2 PM**

HCS follows DC Government closing procedures for holidays, inclement weather and other emergencies.

Orientations are held at:

**Housing Counseling Services, Inc.
2410 17th Street, NW, Suite 100
Washington, DC 20009**

(In Adams Alley between Euclid and Kalorama Road)

Questions? Please call: (202) 667-7006 or email info@housingetc.org

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**Government of the District of Columbia
D.C. Department of Housing and Community Development**

Single Family Residential Rehabilitation Program

FACT SHEET

The purpose of the Department of Housing and Community Development's (DHCD) Single Family Residential Rehabilitation Program (SFRRP) is to help households finance home repairs that will:

- * Address building code violations
- * Repair roofs
- * Remove threats to health and safety, including lead-based paint hazards
- * Remove barriers to accessibility for persons with mobility or other physical impairments

Under the SFRRP Program, DHCD provides funding of loans and grants, not to exceed a total of \$75,000, to the household. The household identifies its own licensed and certified contractors to carry out the work, subject to DHCD development of an initial scope of work and approval of the contractor's bid. All funding of contracts are between the household and DHCD; all rehabilitation, lead abatement, roof replacement and handicapped accessibility contracts are between the household and the contractor.

The program provides financing through low or 0% amortized loans, for up to 20 years and deferred loans (not payable until the home is sold, transferred or refinanced). Eligible applicants must:

- * Own and live in their homes as their primary residence for at least 3 years
- * Current on all District and federal taxes
- * Have an acceptable credit report
- * Have current homeowners insurance, and
- * Have household incomes that are no greater than the levels shown below.

Income Limits (as of May 11, 2015)

Household Size							
1	2	3	4	5	6	7	8
Maximum Household Income							
\$61,150	\$69,900	\$78,650	\$87,350	\$94,350	\$101,350	\$108,350	\$115,350

All assisted homes must undergo rehabilitation work that will control or abate lead-based paint hazards. Financing to address these hazards is provided as a five-year forgivable grant.

Under the SFRRP umbrella, homeowners can use the funding for two of the following grant programs:

- * A **Roof Repair** grant of up to \$15,000 to replace the roof. This grant pays for exterior roofing and gutter work only.
- The "**Handicapped Accessibility improvement Program**" (**HAIP**), provides a grant of up to \$30,000 for improvements needed to remove physical barriers within a home for persons with mobility or other physical impairments. In addition, households where the head of household is 60 years or older may have the first \$10,000 of assistance provided as a permanently deferred loan. Deferral of additional amounts will be considered on a case-by-case basis.

Note in reference to private financing: DHCD adheres to all federal and local laws and regulations which offer consumer protections from prohibited predatory lending practices. DHCD does not require potential applicants to accept private financing that is priced above the market rate or that is not from a reputable lender. Potential applicants should never accept an offer of private financing without discussing the offer with one of the housing counseling agencies listed below.

The "private bank financing" and "credit report" requirements described on the previous page do not apply to grant program applicants provided that the cost of the repairs falls within the grant limit.

DHCD generally processes applications on a "first-come first served basis". Please contact one of the community-based housing counseling managers at (202) 442-7200.

- * **Housing Counseling Services**
2410 17th Street, NW
Washington, DC 20009
(202) 667-7006
- * **University Legal Services**
1800 Martin Luther King, Jr. Ave., SE, 1st Floor
Washington, DC 20020
(202) 889-2196
- * **Latino Economic Development Corporation**
641 S Street, NW
Washington, DC 20001
(202) 540-7401
- * **University Legal Services**
220 I Street, NE, Suite 130
Washington, DC 20002
(202) 547-4747
- * **Lydia's House**
4101 Martin Luther King Jr. Ave., SW
Washington, DC 20032
(202) 373-1050
- * **University Legal Services, Far NE**
3939 Benning Road, NE
Washington, DC 20019
(202) 650-5631
- * **Greater Washington Urban League**
2901 14th Street, NW
Washington, DC 20009
(202) 265-8200

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.

Department of Housing and Community Development

Polly Donaldson, Director

1800 Martin Luther King Jr., Ave, SE ♦ Washington, DC 20032
(202) 442-7200 ♦ www.dhcd.dc.gov



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