

The DC Homeowner Assistance Fund Program (HAF) provides grants to District homeowners who are struggling with their mortgage payments and other property or housing expenses because of COVID-19.

How do I apply?



Visit www.haf.dc.gov to learn more, find out if you qualify and apply. DHCD accepts applications and the required documents *ONLY* on this site. We may also ask for more information while reviewing your application.

What if I need help with my application?

Our team is here to help! Call (202) 540-7407 if you have questions or want to connect with a housing counselor for a virtual or in-person appointment. They can help you fill out your application and gather the required documents.

Application must be submitted in the name of an owner that uses the property as their primary residence. Eligibility documents listed above (Proof of Identity, Residency, and Income) **MUST be in the applicant's name. Proof of ownership and assistance requested **CAN** be in the name of the deceased or household member.*

All Documents submitted must be clear, legible, and the full document in its entirety. Selfies, partial screenshots, or documents that have been redacted or cut off will not be accepted.

APPLICANT DOCUMENTS	
 PROOF OF IDENTITY for ALL property owners and non-owner borrowers	<p style="text-align: center;">ONE of the following:</p> <ul style="list-style-type: none"> • Valid (or expired 6 months or less) driver's license; OR • Valid (or expired 6 months or less) photo identification card issued by the District of Columbia or another State Jurisdiction; OR • Valid (or expired 6 months or less) U.S. Passport, international passport, or passport card. • US Permanent Resident Card or Alien Registration Receipt Card; OR • US government and military dependent identification card; OR • Valid ID card with name and photo from any US university, college, technical college or high school; OR • Verifiable employer-issued ID card with a photograph and name
 PROOF OF RESIDENCY for at least ONE individual listed as owner	<p style="text-align: center;">TWO of the following with name and property address; <u>must be different than proof of homeownership:</u></p> <ul style="list-style-type: none"> • Water, gas, electric, oil or cable bill issued within the last 60 days (disconnect notices and bills not accepted); OR • DC property tax bill or tax assessment issued within the last 12 months, OR • Unexpired homeowner's insurance policy; OR • Letter with picture, certifying name and DC residency, issued within the last 60 days by Court Services and Offender Supervision Agency (CSOSA) or DC Department of Corrections (DC DOC); OR • Bank/credit union/credit card/investment account statement issued within the past 60 days: OR • Official mail, including contents and envelope, received from any United States local or federal government agency within the last 60 days; OR • Medical bill issued within the last 60 days (an Explanation of Benefits is not a medical bill and will not be accepted); OR • Student loan statement issued within the last 60 days: OR • Home line of equity statement issued within the last 60 days: OR • Car/personal loan statement issued within the last 60 days (no coupon books/vouchers accepted) OR • Home security system bill issued within the last 60 days.

HOUSEHOLD INCOME DOCUMENTS

Provide income documents for EVERY adult member (over the age of 18) of the household

Annual 2023 income	<ul style="list-style-type: none"> • Signed AND Dated submitted copy of Form 1040 as filed with the IRS for the household for Calendar Year 2022 or 2023 OR • Copy of Form W-2/1099/unemployment benefit statement for the household for Calendar Year 2022 or 2023, OR • Copy of tax return transcript for Calendar Year 2022 or 2023 - https://www.irs.gov/individuals/get-transcript
<p>If you don't have tax documents OR if your household income has changed since you last filed taxes, you must provide all documents from the eligible categories that apply below for EVERY adult (18 years of age or older) member of the household that received that type of income.</p>	
Employment wages	<ul style="list-style-type: none"> • At least two consecutive paystubs issued within the last 60 days; OR • Statements, for the most recent 60 days of other wages or salary (including statements from PayPal, Venmo, CashApp or other payments for gig workers); OR • Employer-signed form or letter confirming wages; OR • Verification of Income or Reduction of Hours/Pay form
Self-employment or Business Income	<ul style="list-style-type: none"> • Profit and loss statement(s) for the most recent tax year; OR • Tax Returns for business; OR • Mobile app statements for the most recent six months (ie. Cashapp, Venmo, Zelle, PayPal, etc.)
Net income from: rental properties, interest-bearing assets, royalties, estates, or trusts	<ul style="list-style-type: none"> • Bank or financial institution statements for the most recent 60 days • Mobile app statements (ie. Cashapp, Venmo, Zelle, PayPal, etc.) for most recent 60 days • Copy of Lease Agreements
Social Security, pensions, retirement, annuities, death benefits, or other types of similar periodic receipts	<ul style="list-style-type: none"> • Payment history reflecting gross benefit amount, deductions, and payments for the most recent calendar year • Social Security Benefits/Award Letter
Unemployment, disability, worker's compensation, severance compensation, or other payments in lieu of earnings	<ul style="list-style-type: none"> • Payment history reflecting gross benefit amount, deductions, and payments for the most recent 60 days
Child support, family support or alimony	<ul style="list-style-type: none"> • Evidence of payment for the most recent 60 days OR legal agreement/court decree describing payment terms
Students	<ul style="list-style-type: none"> • Income documents AND at least one of the documents listed below: • Registrar Bill, Unofficial Transcript, Current School Schedule
Armed forces pay	<ul style="list-style-type: none"> • Leave and earnings statements for the most recent 60 days

ONE of the following:

- Mortgage or home equity line of credit statement issued within the last 60 days; **OR**
- Deed of Trust; **OR**
- For Cooperatives ONLY: Share Certificate or Membership Certificate; Occupancy Agreement; Transfer of Ownership Deed; Carrying Charges Ledger; Share Loan
- Other documents if applying as the heir to the property of a deceased homeowner. (See Heir's Property Documents on the last page).



PROOF OF HOMEOWNERSHIP

for at least **ONE** individual listed on the application

HOUSING ASSISTANCE DOCUMENTS

Provide only the documentation relevant to each assistance type issued within 60 days

Mortgage assistance	<ul style="list-style-type: none"> ● Evidence of total balance due that includes valid account, payment and contact information. Documents must be complete and not changed: <ul style="list-style-type: none"> ○ Loan statement, OR ○ Past-due notice from servicer, OR ○ Reinstatement quote from servicer.
Housing association fees, common charges, or other special assessments	<ul style="list-style-type: none"> ● Current balance due statement that includes valid account, payment and contact information ● Attorney/Legal Fees for tax sales
Property taxes	<ul style="list-style-type: none"> ● Current property tax bill that includes total balance due, valid account, payment and contact information
Homeowner's insurance	<ul style="list-style-type: none"> ● Evidence of total balance due that includes valid account, payment and contact information: <ul style="list-style-type: none"> ○ Account ledger, OR ○ Current notice of payment amount and balance due.
Utilities (only PEPCO, Washington Gas, and DC Water are authorized payees)	<ul style="list-style-type: none"> ● Current utility bill (all pages) that includes total balance due, valid account, payment and contact information. Past due notices are NOT accepted
Internet services (only RCN, Comcast and Verizon are authorized payees)	<ul style="list-style-type: none"> ● Current internet services bill (all pages) that includes total balance due, valid account, payment and contact information

HEIR'S PROPERTY DOCUMENTS

If applying as an heir to a deceased homeowner, provide the following:

If the property owner died with a will:	<ul style="list-style-type: none"> ● Documentation of property owner's death (e.g., death certificate, obituary or funeral service program), AND ● Copy of will leaving property to the applicant.
If the property owner died without a will:	<ul style="list-style-type: none"> ● Documentation of property owner's death (e.g., death certificate, obituary or funeral service program); AND ● Documentation of the applicant's relationship to the deceased owner as spouse/domestic partner or child (e.g., marriage certificate, birth certificate or paternity determination); OR ● Letter from mortgage servicer that the applicant has been confirmed as a "successor in interest", OR ● Copy of probate petition listing the applicant as an heir/interested person, OR ● Letter from an attorney, on office letterhead, stating the applicant's legal claim to the property and confirming that the attorney is representing the applicant to help obtain title.