

# 10 EASY STEPS TO HPAP

1. Attend a **HPAP Orientation** at MHCDO on the 2nd Monday of the month from 4:00pm – 6:00pm at 3939 Benning Rd, NE, Washington, DC. DC RESIDENTS ONLY. Registration is not required
2. Gather the required documents on the [HPAP Checklist](#)
3. Within 2 weeks from the date of orientation, you must schedule an appointment with the HPAP Specialist to submit your documents. Your case will be closed if we don't hear from you within two weeks from the date you attended the orientation.
4. Call the HPAP Intake Line at (202) 396-1201 x300 to schedule an appointment with the HPAP Specialist.
5. Once your documents are reviewed and you have submitted all the required documents, you will receive a call from MHCDO to come in and sign your HPAP application for submission to the Greater Washington Urban League. MHCDO will then submit your documents and application to the Greater Washington Urban League for approval.
6. Within two weeks you will receive a notice from the Greater Washington Urban League stating if you have been approved, denied or required to submit additional information.
7. If your HPAP application is approved, you will receive a Notice of Eligibility (NOE) stating how much assistance you will receive from HPAP.
8. You are given five days from receipt of your NOE to sign, date and return your NOE to the Greater Washington Urban League. Your NOE also has an expiration date that is usually (120 days) four months. Within the first three months you must:
  - a. Complete your pre-purchase homeownership training.

- b. Find a realtor, get a pre-approval from a lender, locate a home of your choice, and submit a contract.
  - c. Have your realtor include the HPAP addendum with the sales contract.
  - d. Return your ratified sales contract to the Greater Washington Urban League.
  - e. Obtain your home inspection authorization form from the Greater Washington Urban League.
9. Within 45 days you must:
- a. Have your home inspected
  - b. Return your inspection report to the Greater Washington Urban League
  - c. Obtain a commitment for a loan (this is your first trust, HPAP is a second trust) from a lender.
  - d. Select a title company for your settlement and have the settlement company contact the Greater Washington Urban League once your loan is approved.
10. At least 48 hours before your scheduled settlement day, submit copies of your homeowners hazard insurance policy (or condo certificate) insuring the Greater Washington Urban League and/or its successors and assigns, as the second mortgage.