

***2014 Entry Form***  
**(Complete one for each entry.)**

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name	<b>DC Open Doors House Crawl</b>		
HFA	<b>DC Housing Finance Agency</b>		
Submission Contact	<b>Carisa Stanley</b>		
Phone	<b>202-777-1635</b>	Email	<b>cstanley@dchfa.org</b>

Qualified Entries must be received by **Tuesday, July 1, 2014**.

For more information about Qualified Entries, [click here to access the 2014 Entry Rules](#).

Use this header on the upper right corner of each page.

HFA      **DC Housing Finance Agency**

Entry Name      **DC Open Doors House Crawl**

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input checked="" type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input type="checkbox"/> NO

# **National Council of State Housing Finance Agencies**

## **2014 Annual Awards for Program Excellence**

### **Homeownership: Empowering New Buyers**

#### **DC Housing Finance Agency Submission: DC Open Doors House Crawl**

##### **Introduction-Barriers Real and Imagined**

In May, 2014, the median price for a home in the District of Columbia rose to \$525,000, an increase of 7 percent from a year ago. In the month studied, sellers consistently received above list price in 9 of 16 focus neighborhoods, and average time on the market stood at 10 days. Simply stated, rising prices driven by high demand and limited supply have created a fiercely competitive market that makes homeownership out of reach for many.

Compounding this very real problem of increasingly high purchase prices and tight market supply, is the fact that many consumers in the District of Columbia can, with adequate down payment assistance, afford to purchase a home, but are discouraged by popular perception. Prospective homebuyers who can in fact purchase in the District of Columbia are bombarded daily, by popular media, and word-of-mouth accounts that detail a frenzied market dominated by out-of-control pricing, hyper capitalized borrowers, high down payment requirements, no seller concessions, and tightening lending standards, which to many, make buying a house seem literally impossible.<sup>1</sup>

While HFA loan products are valuable tools in removing very real barriers to homeownership, they cannot address perceived barriers created by misconception and doubt. Indeed, market perception is just as real as a lack of down payment, in its ability to prevent qualified individuals from purchasing a home.

DC Housing Finance Agency's DC Open Doors single family mortgage program removes the significant, tangible barrier to homeownership, by offering assistance to homebuyers who but for inadequate down payment, can compete for, and own a home in the District of Columbia.

DC Open Doors, House Crawl begins where the DC Open Doors product ends, in that it creatively addresses the intangible barriers of market perception by connecting prospective homebuyers with local realtors, lenders and affordable inventory in a highly active real estate market.

##### **DC Open Doors-Filling the Gap**

The District of Columbia Department of Housing and Community Development (DHCD) is a DCHFA sister agency, which administers a program that offers varying degrees of down payment assistance for individuals earning up to 80% of AMI (Roughly \$80,000 in the District of Columbia). With its median

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<sup>1</sup> Fear over the home buying process is an issue that is gaining increased public attention. For example, apprehension by potential buyers who erroneously think that they are not qualified to receive mortgage financing prompted Freddie Mac to release a statement on down payment requirements intended to dispel what it describes as "Today's Most Persistent Misconception about Mortgages."

price of \$525,000, much of the inventory in the District of Columbia will be necessarily purchased by individuals earning above that 80% AMI threshold. Despite healthy salaries, many homebuyers in the District have not amassed the down payment needed to purchase. The result is an entire class of current and prospective District residents who due to lack of financing assistance, personal savings, or intergenerational resources, are left on the sidelines of a market in which they are otherwise well-qualified to participate.

The implications here are profound for those excluded individuals, but they are also profound for a city working to grow its tax base by attracting and retaining working families and individuals.

DCHFA recognized the opportunity, and sought to meet this unserved need through the DC Open Doors single family mortgage program.

DC Open Doors was launched in May, 2013. The program offers both a FHA and Fannie Mae HFA Preferred product that provides up to 3.5% down payment assistance to borrowers earning at or below 120% of AMI, which is \$123,395 per year for the District of Columbia. Working with participating lender and real estate agent partners, the program has quickly grown in popularity as evidenced by a total of 26 local participating lenders and over \$50 million in pipeline and closed loans in the first year of program operation.

### **DC Open Doors House Crawl-Connecting the Dots**

DCHFA was pleased by the success of DC Open Doors, which it immediately sought to build upon.

The Agency realized that even for those earning between \$80,000 and \$123,395, purchasing a home in any environment is an abstract notion grounded in fear and confusion. Add to that the drumbeat of discouraging reports, and it becomes clear that loan product and simple marketing alone cannot prompt market participation by the discouraged and misinformed.

In crafting a program to address the market perception barrier to homeownership, DCHFA interviewed participating DC Open Doors loan officers and real estate agents. By relying on its critical partnership with industry professionals who employ the program at the ground level, the Agency found the following:

Buyers often make an independent assessment of preparedness to buy, before going to a single professional point of contact. Sometimes, the sales agent offers that entry point. At times, the mortgage professional provides the first contact. That initial contact often refers the buyer to the counterpart professional. At varying points in the process, buyers venture out to view houses for sale. While lenders and agents often refer to “team approach,” a closer examination reveals what for some, can be a disjointed, siloed, and abstract process that does not create sufficient impact to offset the intangible barriers discussed above.

The result of the agency’s research is DC Open Doors House Crawl, a program component that is replicable in any market, but most impactful in those experiencing high demand and purchase prices, and low inventory.

DC Open Doors House Crawl is a day-long event that makes the home buying process tangible by simultaneously exposing the buyer to the real estate agent, mortgage professional, DC Open Doors product, and actual inventory. The inaugural House Crawl took place Saturday, June 14, 2014.

The event is marketed to the general public, but partner professionals are urged to invite individuals daunted by the market and overall process. Homes are selected for viewing by lottery, with controls for geographic diversity.

DCHFA secures “Circulator” busses operated by the DC Department of Transportation at a cost of \$500 per vehicle. Bus rental and light refreshments are the only costs shouldered by the agency, making the event highly cost effective.

Registrants, partner agents, lender representatives, and DCHFA personnel meet at Agency headquarters. Before departing to view selected homes, participants are given a presentation on DC Open Doors and the home buying process in general. With every piece of the home buying process represented in one room, there is opportunity for a session of comprehensive questions, answers and general dialogue, which collectively work to address fear and misconception.

After the presentation, all in attendance board the Circulator busses, and are shown selected houses.

The tour component of the program is crucial because it allows homebuyers to see their ability to purchase desirable homes within their price range, in emerging areas of the District. The idea here is that the perception of impossibly tight supply dissipates when certain inventory becomes viable for purchase in the eyes of the discouraged homebuyer. It is also worth mentioning that established neighborhoods thought by many to be completely out of reach, do in fact offer inventory affordable to the typical DC Open Doors buyer. The bus tour component of the House Crawl also works to dispel that common misconception.

At the conclusion of the tour, participants return to the Agency, where they are prequalified for a DC Open Doors mortgage loan.

DCHFA understands that housing fairs, seminars, and realtor-led open house tours achieve much of what DC Open Doors House Crawl accomplishes, but in a fragmented way that most homebuyers never fully consume. What is special and award-worthy about DC Open Doors House Crawl is the comprehensive way that it “connects all of the dots” for the unoptimistic and uninformed homebuyer. The event demystifies the home buying process through classroom instruction; and then connects that instruction to an appropriate product, DC Open Doors; and finally draws the connection from product to actual inventory during the bus tour.

The end result is a fully informed homebuyer who is willing, and more importantly, empowered to use DC Open Doors as a tool to realize the dream of homeownership.



**DC Open Doors**

*Your key to the city*

**1<sup>st</sup> Annual House Crawl – DC Open Doors**

**Saturday, June 14, 2014**

**11-3:30 PM**

**District of Columbia Housing Finance Agency**

**815 Florida Avenue NW, Washington, DC 20001**

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Submission to  
NCSHA 2014 Annual Awards for Program Excellence

Submitted by  
District of Columbia Housing Finance Agency

**Exhibit #1**

**Announcement – House Crawl – DC Open Doors**



## DC Open Doors

*Your key to the city*



**1st Annual**

# **HOUSE Crawl**

Saturday, June 14, 2014  
11 AM—3:30 PM

District of Columbia Housing Finance Agency  
815 Florida Avenue NW  
Washington, DC 20001

Visit [www.dcopendoors.com](http://www.dcopendoors.com)  
To Register

**HFA** District of Columbia  
Housing Finance Agency





## DC Open Doors

*Your key to the city*

# 1st Annual HOUSE Crawl

Saturday, June 14, 2014 from 11 AM—3:30 PM

11 AM—HOUSE Crawl

2 PM—3:30 PM —DC Open Doors General Information Session, Search for a Home at a Tech Stations, Obtain a preapprovals from DC Open Doors Participating Lenders, Win a Raffle Prize

### Overview

- ◆ Ride a DC Circulator Bus and participate in the House Crawl—Tour up to 4 Open Houses and win a raffle at each home!
- ◆ Hear about DC Open Doors—Your Key to the City mortgage products and win a door prize!
- ◆ Tech Stations will be available for those not selected for House Crawl to search for homes for sale online
- ◆ Obtain preapproval from a DC Open Doors Participating Lender.
- ◆ Light refreshments will be provided.

### How to Participate

- ◆ First 30 people to sign up will be eligible for HOUSE Crawl. A waiting list of 15 people will be created.
  - ◆ Visit [www.dcopendoors.com](http://www.dcopendoors.com) to register for the HOUSE Crawl today!



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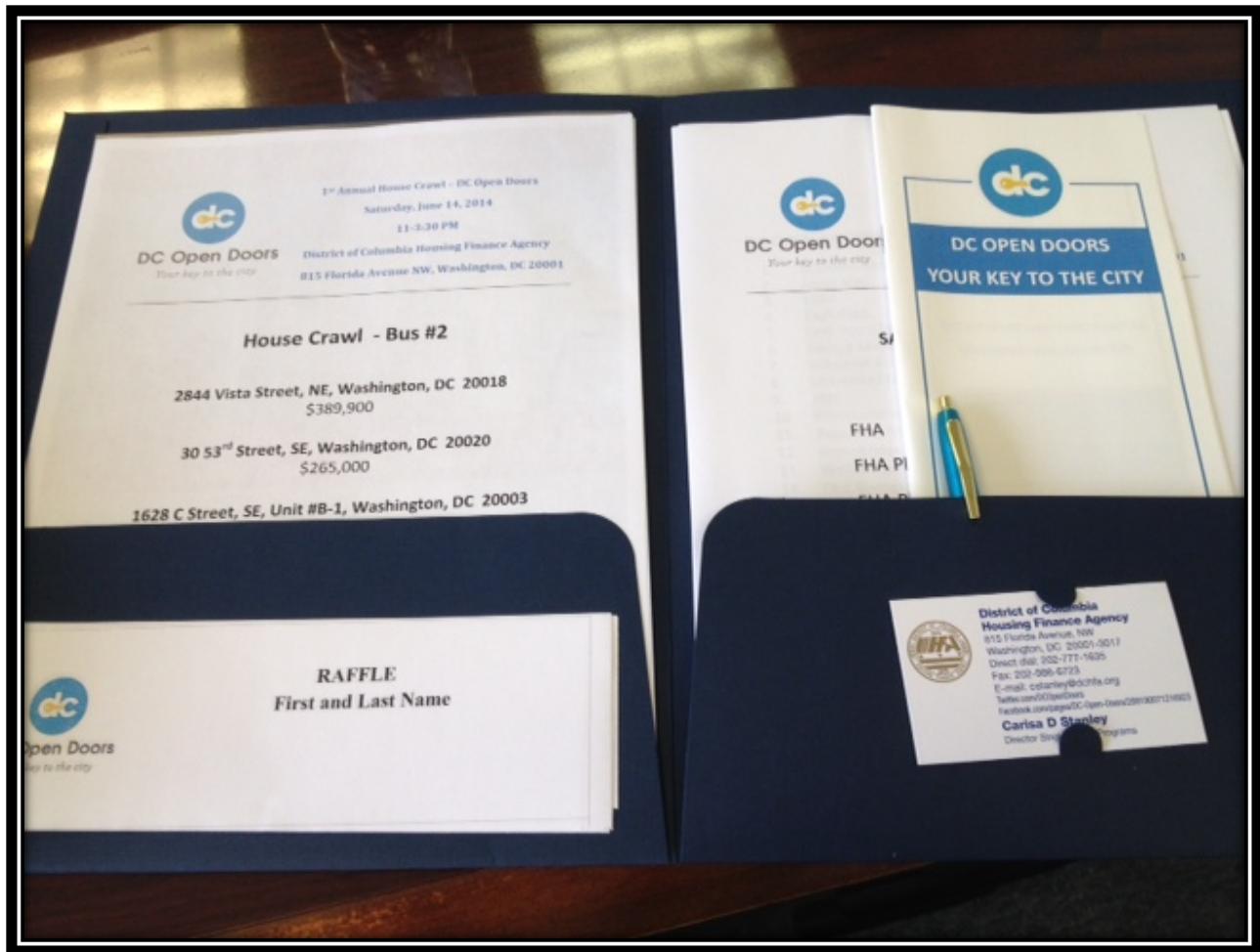
**Submitted by  
District of Columbia Housing Finance Agency**

**Exhibit #2**

**Hand Out for House Crawl**

# House Crawl – DC Open Doors

## Folder of Materials





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**Exhibit #3**

**House Crawl – List of Houses and House Listing Materials**



**DC Open Doors**

*Your key to the city*

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## **House Crawl - Bus #1**

**402 Woodcrest Drive, SE, Washington, DC, 20032**  
\$399,900

**1628 C Street, SE, Unit #B-1, Washington, DC 20003**  
\$250,000

**30 53<sup>rd</sup> Street, SE, Washington, DC 20020**  
\$265,000

**2844 Vista Street, NE, Washington, DC 20018**  
\$389,900





## 1628 C Street, SE #B-01

**Sunny, South-facing One Bedroom, One Bath Condo in 14 unit building situated just 3 blocks from Metro and a few blocks from Harris Teeter, Safeway, Trusty's, Wisdom, The Pretzel Bakery, Curbside Cupcakes, Barracks Row & Eastern Market. This pristine unit features a Granite & Stainless Steel Galley Kitchen; Travertine tile Bath & In-unit Laundry. Future development coming to Stadium Armory Metro!**

Lot: 2015    Square: 1088

**\$250,000**

2013 Taxes: \$1693



**Steve Hagedorn**  
202-741-1707 Direct  
202-841-1380 Cell  
[shagedorn@cbmove.com](mailto:shagedorn@cbmove.com)  
[www.cbmove.com\steve.hagedorn](http://www.cbmove.com\steve.hagedorn)



**Coldwell Banker**  
[www.cbmove.com](http://www.cbmove.com)



605 Pennsylvania Avenue, SE 20003  
202-547-3525

Information deemed reliable but not guaranteed.

Status: ACTIVE

List Price: \$264,900

Ownership: Fee Simple - Sale

BR/FB/HB: 3/2/0

Lot AC/SF: 0.07 / 2,875.00

Lvl/Fpls: 3 / 0

Tot Fin SF: 0

Tax Living Area: 1,120

Year Built: 1939

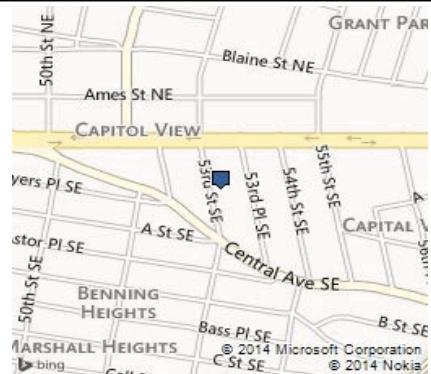
Total Tax: \$1,439

Tax Yr: 2013

Ground Rent:

Style: Federal

Type: Semi-Detached



Transaction Type: Standard

Auction: No

Legal Sub: Deanwood

HOA Fee: /

Tax Map: 5284 0849

Adv. Sub: Deanwood

C/C Fee: /

Liber:

Model:

Other Fee: /

Folio:

C/C Proj Name:

Parcel:

	Total	Main	Upr1	Upr2	Lwr1	Lwr2	Schools:
BR:	3	0	2	0	1	0	ES:
FB:	2	0	1	0	1	0	MS:
HB:	0	0	0	0	0	0	HS:

Block/Square: 5284

Lot: 849

ADC Map: XXX

Area:

**Exterior:****Exterior Const:** Brick, Brick and Siding**Exposure:****Other Structures:****Roofing:****Lot Desc:****Gar/Crpt/Assgd Spaces:** 1//**Basement:** Yes, Fully Finished**Heating Fuel:** Nat Gas Avail**Parking:** Garage**Hot Water:** Natural Gas**Heating System:** Central**Cooling Fuel:** Electric**Cooling System:** Central A/C**Soil Type:** Unknown**Sewer/Septic:** Public Septic**Appliances:****Amenities:****HOA/C/C Amenities:****List Date:** 24-May-2014**Update Date:** 04-Jun-2014**DOM-MLS:** 20**DOM-Prop:** 20

**Remarks:** Come see this beautiful renovation in historic Deanwood. Located just off of South Capital St. SE, this home is newly renovated with all the creature comforts you can imagine! This home boast a lovely porch; granite counter tops, stainless appliances, hardwood floors, and washer and dryer. The bonus three season room and remote controlled garage make for an inner city oasis. Come buy!

**Directions:** South on South Capital to Capital St, left on 53rd. Property is on the right.**Show Instructions:** Vacant, No Sgn on Prop, Lockbox-Sentrilock, , 9 AM - 9 PM**Listing Co:** Senate Real Estate Services LLC, SENR1**Phone:** (202) 742-7290**Fax:** (888) 256-7935**Listing Agent:** ROBERT MORRIS, III**Home:** (202) 563-1214**Fax:** (703) 997-2555**Office:** (202) 213-5184**Pager:****Cell:** (202) 213-5184**Owners:** Owner of record**Home:****Show Contacts:** Robert Morris**Home:** (202) 213-5184**Sub Comp:** 0**Buy Comp:** 2.5**Add'l:****Dual:** Y**DesR:** N**VarC:** N



Exterior Front



Interior (General)



Interior (General)



Bath (Master)



Interior (General)



Bedroom



Bath



Bath



Bath



Bedroom



Interior (General)



Living Room

Listing provided by: Senate Real Estate Services LLC

Courtesy of: Robert Morris

Home: (202) 563-1214 Office: (202) 213-5184  
Cell: (202) 213-5184 Email: rmorris@senaterealty.com  
Company: Senate Real Estate Services LLC  
Office: (202) 742-7290 Fax: (888) 256-7935

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Information is believed to be accurate, but should not be relied upon without verification.



# MENKITI GROUP PROUDLY PRESENTS:



2844 Vista Street NE  
4 Bedrooms, 2.5 Bathrooms

## Pristine Home with Great Outdoor Space!

Welcome to this lovingly maintained and move-in ready home! This superb home features four spacious bedrooms, an elegant separate dining room, gourmet kitchen, a bonus room off of the kitchen, rich hardwood flooring and plenty of natural light. Fire up your grill and enjoy the expansive back patio and large fenced in back yard-perfect for outdoor entertaining all summer long! Off street parking in the front and rear, can accommodate four vehicles. Conveniently located only steps to Langdon Park, Rhode Island Ave's Main Street corridor and just minutes to the exciting developments in Brookland!

**Offered at \$389,900**





## Features and Amenities

- Meticulously maintained home
- Four spacious bedrooms
- Flooded with natural light
- Rich hardwood flooring
- Fully finished basement
- Expansive back patio and fenced-in yard
- Inviting front porch
- Charming landscaped front yard
- Off street parking in front and rear can accommodate four vehicles



Contact us for more information:



Kymber Lovett-Menkiti, Realtor®  
The Menkiti Group  
Keller Williams Capital Properties  
(202) 243-7777  
[www.menkitigroup.com](http://www.menkitigroup.com)  
[info@menkitigroup.com](mailto:info@menkitigroup.com)



KNOWLEDGE

TEAMWORK

COMMUNITY

EXCELLENCE



**DC Open Doors**

*Your key to the city*

**1<sup>st</sup> Annual House Crawl – DC Open Doors**

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**Exhibit #4**

**DC Open Doors Presentation Materials**



# DC Open Doors – 1<sup>ST</sup> Annual House Crawl

June 14, 2014

# DC Open Doors

DC Open Doors allows its approved lenders to offer mortgage loans and down payment assistance (up to 100% LTV) to qualified borrowers purchasing their primary residence in Washington, DC.

# DC Open Doors

- Daily Interest Rates ([www.dcopendoors.com](http://www.dcopendoors.com))
- Continuous Funding (No Risk of Running Out of Money)
- DC Open Doors is Offered by Approved Lenders
- Down Payment Assistance (3% or 3.5% of Sales Price)
- FHA and Conventional Loan Types (Fannie Mae Loan Type is Exclusive to HFAs)
-

# Program Highlights

- Open to First Time and Repeat Homebuyers
  - Open to all Neighborhoods and Wards
  - Down Payment Assistance Loans (“DPALs”)
  - Minimum Credit Score
  - Maximum Income of \$123,395
  - No Asset Test
  - No Origination Fees or Discount Points
  - \$417,000 Loan Limit
  - Pre-Purchase Homebuyer Education
- 



More Inclusive  
Affordable  
Homeownership!

# DC Open Doors (FHA)

FHA

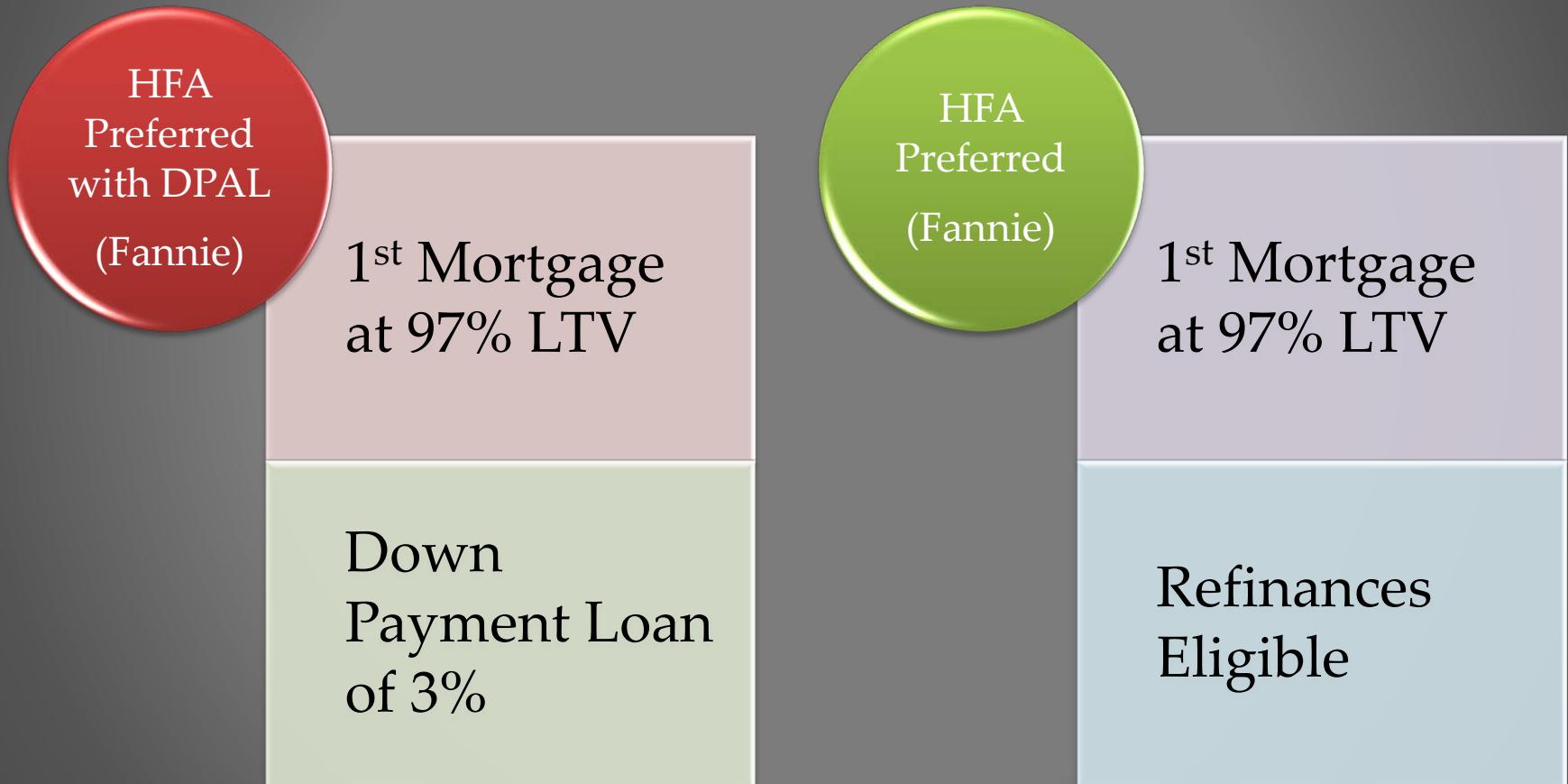
1<sup>st</sup> Mortgage  
at 96.5% LTV

FHA  
Plus

1<sup>st</sup> Mortgage  
at 96.5% LTV

Down  
Payment Loan  
of 3.5%

# DC Open Doors (Conventional)



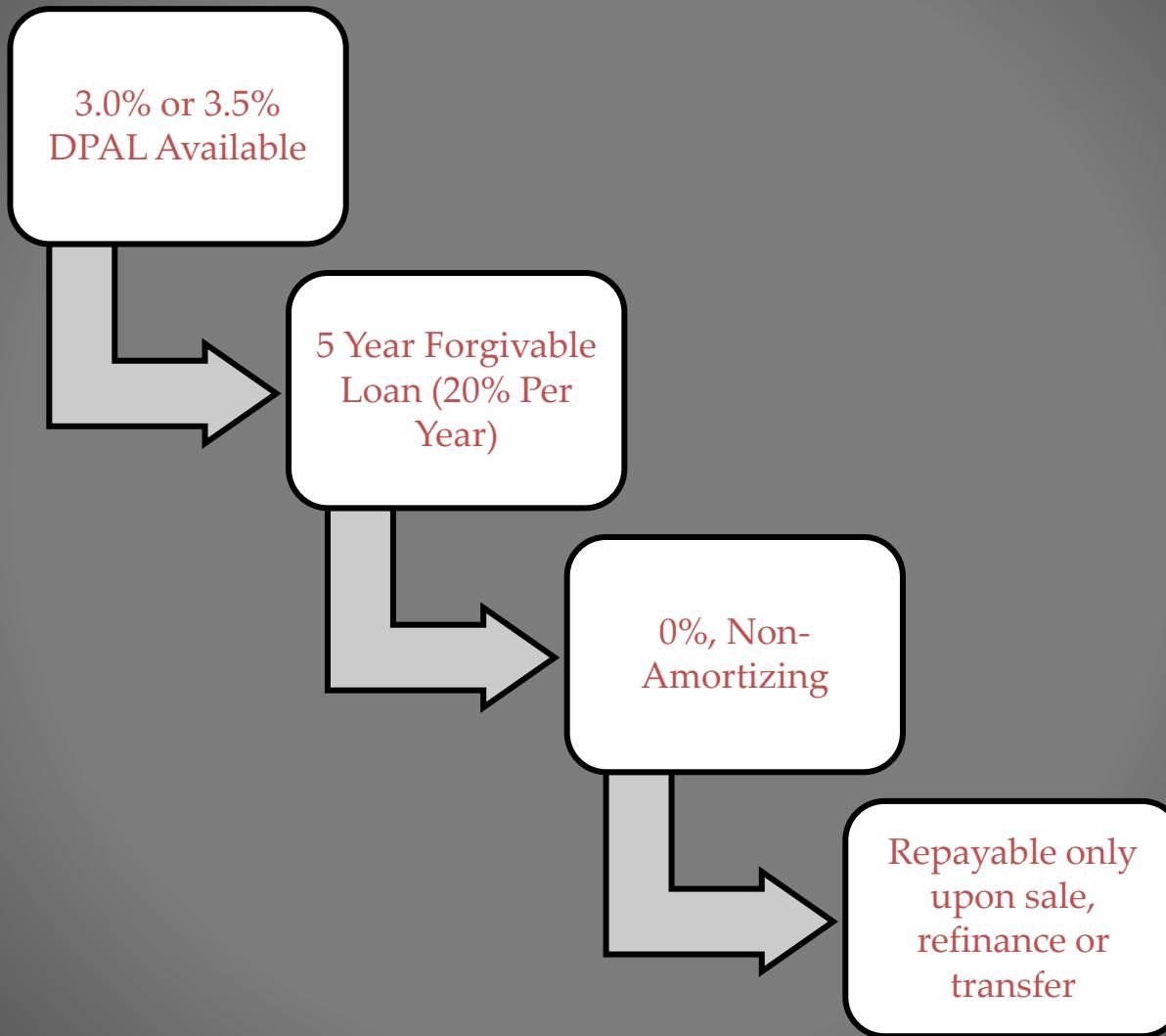
# DC Open Doors – Mortgage Revenue Bond

## Loan Products

- Available June 2, 2014
- First-Come, First-Served (Limited Funds)
- FHA Plus and HFA Preferred with DPA Only
- **BENEFIT = Reduced Interest Rate (At Least 0.25%)**
- Access Through Our Approved Lenders
- 



# DC Open Doors (DPAL)



# Rent VS. Buy?

- Renter A: Pays \$3,000/month
- \$3,000/month = \$429,510 Purchasing Power!
- **HFA Preferred with DPAL:**
  - \$429,510 Purchase Price
  - \$12,510 Down Payment Needed (3%) – Funded by DC Open Doors
  - = \$417,000 Loan Amount
  - ~\$3,000 Monthly PITI and MI
  - \*Borrower only needs to cover closing costs.



# How Do I Access DC Open Doors?

- Reach out to a Participating Lender
  - [www.dcopendoors.com](http://www.dcopendoors.com) – Participating Lender List
- Lender Processes Loan as Normal
  - Prequalification
  - Process/Underwrite
  - Approval
  - Closing
- Lender Drives the Transaction – No Borrower Interaction with DCHFA
- 30 Day Close (Important to Realtor and Seller)
-

## Key Take-Aways:

- Program Open to First Time and Repeat Homebuyers as well as Existing Homeowners;
- DCHFA loans should not take any longer than normal loans to close. 30 to 45 days;
- HFA Preferred loan product – 97% LTV and half the normal required mortgage insurance (usually more affordable than FHA!);
- No Home Inspection Review

## Key Take-Aways:

- No Asset Test;
- 203K Streamline
- DC Open Doors mortgages and down payment assistance can be “layered” with HPAP, EHAP, NEHAP, CityLift, etc.;
-

# DC Open Doors Information

- Live information about rates, programs, products, forms, etc.:
  - [www.dcopendoors.com](http://www.dcopendoors.com)
  - Twitter: @DCOpenDoors (Follow Us!)
  - Facebook Page -  
[www.facebook.com/DCOpenDoors](https://www.facebook.com/DCOpenDoors)
-

# DCHFA Contacts

- Program Administration
    - Matthew Aliberti  
Deputy Director of Single Family Programs (Program Manager)  
202-777-1642  
[Maliberti@dchfa.org](mailto:Maliberti@dchfa.org)
    - Deborah Jones  
Single Family Underwriter  
202-777-1652  
[Djones@dchfa.org](mailto:Djones@dchfa.org)
  - Single Family Program Inquires –  
[SingleFamilyPrograms@dcfha.org](mailto:SingleFamilyPrograms@dcfha.org)
  - Mailing Address – 815 Florida Avenue, NW, Washington, DC, 20001
- 
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# Questions?





**DC Open Doors**

*Your key to the city*

**1<sup>st</sup> Annual House Crawl – DC Open Doors**

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**Exhibit #5**

**Announcement – House Crawl – Run of Show**



## DC Open Doors

*Your key to the city*

1<sup>st</sup> Annual House Crawl – DC Open Doors

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District of Columbia Housing Finance Agency

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## Run of Show – Lenders/Realtors

**10:45 AM                   House Crawlers Arrive and Sign In for the 1<sup>st</sup> Annual House Crawl**

- 30 House Crawlers
- 10 Waiting List House Crawlers
- All House Crawl Participants will sign a waiver at registration

**11:10 AM                   Welcoming Remarks**

**11:15 AM                   House Crawlers and DCHFA Staff board the 2 DC Circulator Buses**

- 15 House Crawlers and 2 DCHFA Staff per bus

**11:15 – 2 PM               1<sup>st</sup> Annual House Crawl Begins**

- DC Circulator Buses Visit 4 homes for sale
  - Visit at each home will last 20 minutes
  - Realtors will be on site at each home to show house and answer questions
  - Raffle will occur at the homes
  - Light Refreshments provided

- DC Circulator Buses will travel in opposite routes, but both buses will visit the same 4/5 homes for sale
  - Turn by Turn Directions are attached
  - DCHFA Staff will have to sit near bus driver to answer any questions
- DCHFA Staff will answer questions while on the bus about DC Open Doors or general homeownership questions

<b>STOPS</b>	<b>House Address</b>	<b>Bus #1 Estimated Time of Arrival</b>	<b>Bus #2 Estimated Time of Arrival</b>
<b>1</b>	402 Woodcrest Drive SE (4 <sup>th</sup> and Mississippi Avenue SE)	11:35 AM	1:15 PM
<b>2</b>	605 Pennsylvania Avenue SE	12:05 PM	12:40 PM
<b>3</b>	30 53 <sup>rd</sup> Street SE	12:45 PM	12 PM
<b>4</b>	2844 Vista Street NE	1:25 PM	11:30 AM

**2:00 PM                    DC Open Doors Informational Session Begins**

- Light Refreshments provided
  - Bottled Water
  - Snacks

**2:30 -3:30 PM              Pre-approvals with Approved DC Open Doors Lenders and Tech Stations with Realtors**

- Lender Stations
  - Table and 4 chairs (2 chairs each side)
- Tech Stations with computers/laptops
  - Table and 2 chairs

**3:30 PM                    Event Ends**



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**Exhibit #6**

**House Crawl – DC Open Doors – Online Registration**



Search DCHFA

GO

DCHFA HOME » HOMEBUYERS

Follow Us:

Mortgage Loan Products

Down Payment Assistance

Participating Lenders

Find a Realtor

Homebuyer Education

FAQs

Foreclosure Prevention



Today's  
Interest Rates

4.0% *FHA*  
4.75% *FHA Plus*  
5.25% *HFA Pref w/ DPA*  
4.625% *HFA Pref*



## Homebuyers

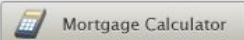
### DC Open Doors – Your Key to the City

Every day you work hard to make a better life for yourself and your family. Homeownership is still one of the best ways to invest in your future and improve your quality of life. In fact, the Bipartisan Policy Center's Housing Commission notes that homeownership can "produce powerful economic, social, and civic benefits that serve the individual homeowner, the larger community, and the nation." Mortgage interest rates continue at historic lows and there is no better time to purchase a home in Washington, DC, one of the greatest American cities.

DC Open Doors makes homeownership in the Washington, DC affordable by offering qualified buyers home purchase loans and down payment assistance. We know your biggest obstacle to a home purchase can be the required down payment so we offer down payment assistance loans (DPAL) that bridge the financial gap. That is how DCHFA opens doors to homeownership in Washington, DC.

You can access DC Open Doors by working with one of our **participating lenders** who offer our mortgage loan products. Our participating lenders handle the entire mortgage loan process from application to settlement.

If you are interested in purchasing a home in Washington, DC please contact one of our participating lenders today and ask for DC Open Doors!



### DC Open Doors Launch Event Presentation

#### DC Open Doors Product Highlights

Down Payment Assistance Loans (DPAL)

Participating Lenders

Homebuyer Education



Register Today

1<sup>st</sup> Annual

House Crawl

Saturday, June 14, 2014

11:30 PM

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Today's  
Interest Rates

4.0% *FHA*  
4.75% *FHA Plus*  
5.25% *HFA Pref w/ DPA*  
4.625% *HFA Pref*



Mortgage Calculator



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### 1<sup>st</sup> Annual House Crawl

Saturday, June 14, 2014

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Name

Address

Phone

Email

Translation

Yes

No

(If Yes, what language)

House Crawl

Yes

No

DC Open Doors  
Information Session

Yes

No

Submit

### Automatic Email Reply

- Confirmation
  - Up to 30
- Waitlist
  - Up to 15



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Name

Address

Phone

Email

Translation

Yes

No

(If Yes, what language)

DC Open Doors

Yes

No

Information Session Only

Submit

## Automatic Email Reply

- Confirmation
  - up to 75



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Mortgage Calculator

Lender Name

Address

Phone

Email

Realtor Partner

Address

Phone

Email

House Prize/Refreshments

House Address

House Information

House Listing Price

Submit

### Automatic Email Reply

- Confirmation of lottery submission