

LIVE
NEAR
YOUR
WORK

Bridging the Gap Between Workplace and Home

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Housing Programs and Incentives for the Workforce

MAKING OPTIONS AVAILABLE

In an effort to help employees improve their work-life balance, two primary areas should be considered: housing options listed below and [commuting choices](#). Employers can make information about these programs and incentives available to employees by referring them to the appropriate workforce [housing contacts](#).

LOCAL, REGIONAL AND NATIONAL HOME ASSISTANCE PROGRAMS

Employees in the Washington region have a wide array of incentive programs to enable the purchase of an apartment, condominium, single or multi-family home close to work and realize the advantages of both equity and convenience. Depending on locality, this may also reduce or eliminate the expense and upkeep of owning a personal vehicle. Highlighted below within this online guide are just some of the programs that provide local, regional and national incentives which make living near the office more practical and affordable.



Housing programs and incentives listed in this online guide may be discontinued or changed without notice.
[Contact the state, county or city housing administrators](#) for assistance and information on the availability of these or other programs.

National and Regional Programs

American Dream Downpayment Initiative (ADDI)

ADDI will provide down payment, closing costs and rehabilitation assistance to eligible individuals. The amount of ADDI assistance provided may not exceed \$10,000 or six percent of the purchase price of the home, whichever is greater. ADDI is administered locally. Available in the District of Columbia, Maryland, and Virginia.

Home Purchase Assistance Program

The Home Purchase Assistance program provides interest-free and low-interest loans to qualified residents, which enables them to purchase houses, condominiums, or cooperative apartments. Residents who are accepted are eligible for loans to meet down payment and closing cost requirements. Available in the District of Columbia, Maryland and Virginia.

Smart Commute Program

The Smart Commute™ Initiative recognizes that homeowners who spend less on commuting expenses have more disposable income for housing expenses. It rewards employees for choosing a home located one-quarter mile from a public bus stop or one-half mile from a public rail station. Participating lenders only require a 3% down payment of the home's purchase price and for loan qualification purposes, will add a portion of the potential transportation savings to the borrowers qualifying income. This could increase the home-buying power of a typical purchaser of a median-priced home by approximately \$10,000. The Smart Commute Initiative is available through select Fannie Mae lenders. Available in the District of Columbia, Maryland, and Virginia.

State Programs

MARYLAND

Downpayment Settlement Expense Loan Program (SELP)

Maryland offers several programs to assist resident first-time home buyers in purchasing a home by funding up to \$5,000 toward closing cost, with no interest.

Live Near Your Work

Premium-priced first mortgage program that provides borrowers who are purchasing a home within 25 miles of their place of employment

Local Programs

DISTRICT OF COLUMBIA

In addition to the local programs listed below, Washington D.C. has advantageous national and regional programs available. See column on left for more information.

Washington, D.C.

District of Columbia First-Time Homebuyer Credit

First-time homebuyers in the District of Columbia can receive a \$5,000 federal tax credit. This tax credit is available to individuals who purchase a home in D.C. as their primary residence. Those who have owned a primary residence before in another jurisdiction or in the District are still eligible as long as they have not owned a home in the District of Columbia during the year preceding the new purchase. For more information and to get [Form 8859](#) "DC Homebuyer" visit the IRS website at www.irs.gov or call 800-TAX-FORM.

D.C. Employer Assisted Housing Program (EAHP)

The D.C. Employer Assisted Housing Program provides grants and deferred loans of up to \$11,500 to employees of the District of Columbia governments who are first-time home buyers in Washington, D.C.

MARYLAND

In addition to the local program listed below - Calvert, Charles, Frederick, Montgomery and Prince George's counties have advantageous national and regional programs as well as state wide programs available. Some multi-jurisdictional programs may also be applicable. See column on left for more information.

Calvert County House Keys for Employees Online E-Seminar/Tutorial

Coordinated through the Calvert County, Maryland Department of Economic Development

Prince George's County

Prince George's Homeownership Initiative

with a 3 percent closing cost assistance grant.

VIRGINIA

Homestride/Virginia Housing Development Agency

The Home Stride program provides a second mortgage for down payment and closing costs with affordable terms and deferred payments.

Multi-Jurisdictional Programs

MARYLAND

Moderately Priced Dwelling Unit Program (MPDU)

Housing units for which the sales price is targeted to households earning moderate incomes. Priority is given to persons who live and work in the same county. Available in Frederick and Montgomery Counties. See [county websites](#) for further information regarding eligibility and application process.

VIRGINIA

Affordable Dwelling Unit Program

This program is designed to provide affordable rental and homeownership opportunities. Services are available to all citizens with priority given to income eligible residents who live and work in the same counties. Available in Arlington, Fairfax and Loudoun Counties, and the City of Falls Church.

Low-interest rate first mortgage, with down payment and closing cost assistance, subject to income limits and qualification as first-time home buyers.

VIRGINIA

In addition to the local programs listed below - Virginia counties and cities have advantageous national and regional programs as well as state wide programs available. Some multi-jurisdictional programs may also be applicable. See column on left for more information.

Alexandria, City of

Employee Homeownership Incentive Program (EHIP)

Deferred payment, 0% interest loans up to \$5,000 for public employees who purchase homes in the City of Alexandria.

Arlington County

Moderate Income Purchase Assistance Program (MIPAP)

Down Payment and closing cost assistance to qualified registrants.

Fairfax County

Firefighter/Police Workforce Housing Program

Fairfax County is building and buying several dozen townhouses and condominiums to rent to nurses, police officers, firefighters, teachers and bus drivers.

Loudoun County

Home Buyer's Opportunity Program (HOP)

First-time home buyers who want to purchase a new home or a re-sale/existing home can borrow up to \$5,000 at three percent interest, to be used toward down payment and closing costs.

Summary of Available Housing Programs

 HOUSING PROGRAM	DC	MARYLAND					VIRGINIA					
	WASHINGTON, D.C.	CALVERT COUNTY	CHARLES COUNTY	FREDERICK COUNTY	MONTGOMERY COUNTY	PRINCE GEORGE'S COUNTY	CITY OF ALEXANDRIA	ARLINGTON COUNTY	CITY OF FALLS CHURCH	FAIRFAX COUNTY	LOUDOUN COUNTY	PRINCE WILLIAM COUNTY
Affordable Dwelling Unit Program								•	•	•	•	
American Dream Downpayment Initiative (ADDI)	•	•	•	•	•	•	•	•	•	•	•	•
DC Employer Assisted Housing Program (EAHP)	•											
Down Payment Settlement Expense Loan Program (SELP)		•	•	•	•	•						
Employee Homeownership Incentive Program (EHIP)							•					
Firefighter/Police Workforce Housing Program										•		
Home Buyer's Opportunity Program (HOP)											•	
Home Purchase Assistance Program	•	•	•	•	•	•	•	•	•	•	•	•
Homestrade/Virginia Housing Development Agency							•	•	•	•	•	•
Live Near Your Work		•	•	•	•	•						
Moderate Income Purchase Assistance Program (MIPAP)								•				
Moderately Priced Dwelling Unit Program (MPDU)				•	•							
Prince George's Homeownership Initiative						•						
Smart Commute Program	•	•	•	•	•	•	•	•	•	•	•	•