

Special points of interest:

- Get information on where to obtain utility bill assistance
- Home Repair Program for Senior Citizens
- Buena Vista Terrace & Oxon Creek: Where HPAP Applicants Choose To Buy
- Capitol Hill East and Woodbridge

WHERE HPAP APPLICANTS CHOOSE TO BUY

*By Annie Tyson
Supervising Housing Counselor,
S.E. Division*

BUENA VISTA TERRACE

University Legal Services' Housing Counselors in our Far Southeast division recently helped a young woman realize her dream, by purchasing a beautiful home in Buena Vista Terrace. The **D.C. Department of Housing and Community Development (DHCD)** approved a **VPAP** loan for the client, who had gone through our rigorous housing counseling credit, budgeting and pre-purchase programs. The client, a single mother of one child, earns approximately \$22,000.00 per year. Her **VPAP** loan was in the amount of \$18,342.82. As a result, the young woman

was able to buy a house costing \$94,000.00.

"I'm in love with my home!" the young mother told her ULS housing counselor. She describes the house as detached on all sides, with a wrap-around screened porch. There are 4 bedrooms, 2 baths, a large country eat-in kitchen, and beautiful hardwood floors throughout the house. She has a separate dining room, with a lovely old chandelier. The client told ULS that in the Summer, she was able to sit in her backyard and feel as if she were in the country, because of the many trees on her large lot. The old-fashioned, but working barbeque pit in the backyard is another amenity she adores. Clearly, it is a wonderful place in which to raise

her child.

The woman loves the neighborhood, and who wouldn't? Most of her neighbors in the quiet well-established neighborhood are senior citizens, who take great pride in keeping up their homes. The young woman can shop at the new Safeway on Alabama Avenue, and can also enjoy the shops at The Marketplace, where shoppers can find a wide array of stores, such as Radio Shack, a Hollywood Video, a Murray's, a Pizza Hut, banks and more.

OXON CREEK IN

PARKLANDS

Another happy homeowner thanks to **DHCD** and

(Continued on page 2)

UP & COMING IN WOODBRIDGE!

*By Delta Banks
Housing Counselor*

A 28 year old woman came to **University Legal Services** in early June 2000, to apply for **DHCD's HOME PURCHASE ASSISTANCE PROGRAM (HPAP)**. On her first visit, the client attended a comprehensive pre-purchase workshop where she was counseled in the areas of the

HPAP guidelines, money management, budgeting, credit, home inspections, appraisals and first-trust financing. The client had some credit problems that we were able to help her clear up. We also discussed price ranges for affordable homes in Ward 5, where she wanted to buy her home.

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SENIOR CITIZEN ALERT NEED MINOR HOME REPAIRS? READ ON!

The District of Columbia's Office on Aging funds a wonderful program aimed at helping senior citizens live in safe and secure homes. It is called the Senior Citizen' Minor Home Repair Program, and is administered by the United Planning Organization (UPO).

The three main focuses of the repair program are repairs that will prevent break-ins, those that will enhance energy savings and conservation and those that promote the safety of seniors. Since senior citizens are on fixed incomes most

of the time, energy costs can be particularly hard on seniors. And as all are aware, seniors are often seen as easy targets, by burglars looking to break into homes and steal electronics, jewelry and other valuable items.

Who qualifies? District of Columbia homeowners, 60 years of age or older.

What will UPO do? Make a grant up to \$1,000.00, including a \$100.00 inspection fee.

What type of repairs will they per-

form? Door replacements, security door installation, porch roof repair, steps replaced or repaired, gutter and downspout repair, fascia board replacement, plumbing pipe repair, replacement of deteriorated flooring, kitchen faucet repairs, hot water heater replacement, window pane replacement, assistance with furnace replacement, and the installation of wheelchair ramps, to name a few.

To receive more information about this program, contact the UPO at: (202) 289-9100, ext. 314.

(Where HPAP Applicants Choose To Buy....Continued from page 1)

ULS, is a single mother who chose the convenience of buying a townhome in Oxon Creek, in the Parklands neighborhood of Southeast D.C. Based upon her \$23,000.00 per year income and her completion of **ULS'** housing counseling program, the client was approved for a **VPAP** loan of \$20,000.00, enabling her to buy a three level townhome, with wall-to-wall carpeting, two bedrooms, one and

one-half baths and a modern kitchen. The private community is perfect for a family such as hers, as it is near the state-of-the-art water park, called Splash Park. She can take advantage of on-site day care, excellent bus service and shopping at The Marketplace and at the Super Safeway. Later this year, when the new Southern Avenue Metro station opens, she will be able to walk to the station. The community will be a wonderful place for children to run

and play in their front and backyards, or on the grounds of the 15 acres of rolling hills which make up the setting. This section of D.C. is the place to be. In the very near future, a new facility will be opening on Mississippi Avenue, that will be called the Town Hall Education, Arts & Recreation Center which will have a choral room, staging theatre, indoor gym, computer room, and craft facilities. This home purchase is a great beginning for the little family!

UNIVERSITY LEGAL SERVICES SCHEDULED SEMINARS FOR

N.E. Division

January 2001

- *January 9, 2001* - A Homebuyer's seminar will be held at ULS' N.E. office from 9:30 a.m.—12:00 p.m.
- *January 16, 2001* - A Homebuyer's seminar will be held by ULS' N.E. office from 9:30 a.m.—12:00 p.m.
- *January 19, 2001* - A Homebuyer's seminar will be held by ULS' N.E. office from 5:00 p.m.—6:30 p.m.
- *January 23, 2001* - A Homebuyer's seminar will be held by ULS' N.E. office from 9:30 a.m.—12:00 p.m.
- *January 25, 2001* - A Mortgage Default seminar will be held by ULS'

N.E. staff from 9:30 a.m.—12:00 p.m.

- *January 31, 2001* - A Rental seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.

February 2001

- *February 6, 2001* - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
- *February 13, 2001* - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
- *February 20, 2001* - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m.—

12:00 p.m.

- *February 21, 2001* - A Rehab seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
- *February 27, 2001* - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
- *February 28, 2001* - A HECM seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.

March 2001

- *March 6, 2001* - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
- *March 13, 2001* - A Homebuyer's

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NEED ASSISTANCE WITH UTILITY BILLS?

The D.C. Energy Office has a wide range of cost-saving programs which can be of great benefit to eligible District residents. **The Low-Income Home Energy Assistance Program** has strict income guidelines which are set out below. If you are a District resident who heats his or her home by gas, oil or electricity and you are having trouble paying your energy bill, you should consider applying for this assistance. If your heat is already turned off due to unpaid bills, you can go into the Energy Office for assistance without an appointment. If your heat is still on, you must have an appointment.

The amount of money you receive will depend on your household income family size, housing type and fuel type.

Other programs for which you may qualify, administered by the D.C. Energy Office are the **Residential Aid Discount** which may allow for a discount of \$28.00 each month up to \$72.00 per year on your electricity bill; the **Residential Essential Service Program**, which allows a discount on gas bills during the heating months to eligible applicants; the **Economy II Telephone Service Program** which provides eligible applicants with a discount on their telephone bills; and the **WASA Customer Assistance Program** which allows a small discount on water bills to eligible homeowners.

The income guidelines for all of these programs are as follows:

D.C. ENERGY OFFICE	
<u>INCOME GUIDELINES</u>	
<u>FY 2001</u>	
HOUSEHOLD	MAXIMUM
SIZE	ANNUAL
	INCOME
1	\$12,525.00
2	\$16,875.00
3	\$21,225.00
4	\$25,575.00
5	\$29,925.00
6	\$34,275.00
7	\$38,625.00
8	\$42,975.00

(Up & Coming In Woodbridge....Continued from page 1)

The client, who is also a District of Columbia schoolteacher, was counseled that the **HPAP** program requires her to buy a home within 90 days of notification of eligibility for the **HPAP** loan. The client, a native Washingtonian who received her Bachelor of Science degree from the University of the District of Co-

lumbia, was very excited about purchasing her home, and had no trouble locating her dream house. She has now moved into the Woodbridge area of Ward 5, into a three bedroom, one and one-half bath semi-detached house, with a front and back yard.

Centrally located in Woodbridge's stable, middle-class area,

the new homeowner has access to great bus and Metrorail service, shopping and a park where residents enjoy concerts in the Summer and great sleigh riding in the winter. The Woodbridge Library is a wonderful resource as well, and it will be expanding in the near future, with the help of input from community residents who will suggest improvements at the library.

CAPITOL HILL EAST

A single, thirty-eight year old woman decided that she was ready to buy a home, and the District of Columbia was the place she wanted to be. Fortunately, for her, the process of applying for the **DHCD's HPAP** program was informative, efficient and successful. Just five months after entering our office for her first pre-purchase workshop, the client was approved for participation in the **HPAP** program. Her \$38,000.00 per year salary and excellent credit score, qualified her for an **HPAP** loan of \$13,726.00 which enabled her to buy a town house in the very much up-and-coming Capitol Hill East area for just

\$115,000.00. This lovely home, with its beautiful architecture has three bedrooms, one and one-half baths, and a basement.

Long ignored, this neighborhood has not commanded the interest of newcomers to the Hill, but was understood by long-term D.C. residents to be a diamond in the rough, fast becoming a true gem. Evidence of this abounds: property values on both sides of H Street, N.E., are skyrocketing as purchasers realize the advantage of being just blocks away from Union Station, the Metro, fabulous shops and restaurants in

Union Station, within walking distance of the Smithsonian and proximity to shopping along Massachusetts Avenue.

And the new homeowner described above didn't have to wait long to realize her goal. She was able to go to settlement just five months after first inquiring about her eligibility to receive a loan from **DHCD's HPAP** program.

University legal Services, Inc.

Housing Counseling Program

300 I Street, N.E., Suite 202

Washington, D.C. 20002

(202) 547-4747 Phone (202) 547-2083 Fax
OR

3220 Pennsylvania Avenue, S.E., Suite A

Washington, D.C. 20020

(202) 645-7175 Phone (202) 645-7178 Fax

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(University Legal Services Scheduled Seminars for January, February and March 2001...Continued from page 2)

- seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
- *March 15, 2001* - A Consumer Energy and Money Management seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
 - *March 20, 2001* - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
 - *March 24, 2001* - A Special Predatory Lending and Mortgage Default seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.
 - *March 27, 2001* - A Homebuyer's seminar will be held by ULS' N.E. staff from 9:30 a.m.—12:00 p.m.

S.E. Division

January 2001

- *January 5, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *January 11, 2001* - A Rehab seminar will be held by ULS' S.E. staff from 10:00 a.m. - 12:00 p.m.
- *January 12, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *January 16, 2001* - A Rental seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *January 17, 2001* - A Mortgage Default seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *January 19, 2001* - A Homebuyer's seminar will be held by ULS' S.E.

staff from 5:00 p.m.—6:45 p.m.

- *January 25, 2001* - A Rehab seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *January 26, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *January 30, 2001* - A Rental seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *January 31, 2001* - A Mortgage Default seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.

February 2001

- *February 2, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *February 7, 2001* - A Mortgage Default seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *February 8, 2001* - A Rehab seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *February 9, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *February 13, 2001* - A Rental seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *February 15, 2001* - A Rehab seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *February 16, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *February 23, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *February 27, 2001* - A Rental seminar will be held by ULS' S.E. staff from

5:00 p.m.—6:45 p.m.

- *February 28, 2001* - A Mortgage Default seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.

March 2001

- *March 2, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *March 8, 2001* - A Rehab seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *March 9, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *March 12, 2001* - A Mortgage Default seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *March 13, 2001* - A Rental seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *March 16, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *March 22, 2001* - A Rehab seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *March 23, 2001* - A Homebuyer's seminar will be held by ULS' S.E. staff from 5:00 p.m.—6:45 p.m.
- *March 26, 2001* - A Mortgage Default seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *March 27, 2001* - A Rental seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *March 28, 2001* - A Mortgage Default seminar will be held by ULS' S.E. staff from 10:00 a.m.—12:00 p.m.
- *March 30, 2001* - A Homebuyer's