

# DC 37 MUNICIPAL EMPLOYEES HOUSING PROGRAM



## Welcome to DC 37's Municipal Employees Housing Program

The DC 37 Municipal Employees Housing Program consists of three major components.

First, valuable training and education programs for first-time homebuyers, including workshops on credit counseling, budgeting, anti-predatory lending, homeowner maintenance and repair.

Second, the HomeFirst Down Payment Initiative, which allows our members to apply for a grant managed by the Department of Housing Preservation and Development. The average payment for the grant is about \$25,000, and it may be used towards the down payment or the closing cost of the purchase of your home.

The third component is a preference in the lottery for eligible City employees for 5 percent of HPD- and Housing Development Corporation (HDC)-financed affordable rental apartments and owner-occupied homes.

This brochure answers some of your questions about the DC 37 Municipal Employees Housing Program.



**Annual Housing Fair:** The DC 37 Municipal Employees Housing Program holds an annual daylong Housing Fair where members can get information about the program's many resources – from realtors, mortgage specialists, home inspectors, the HPD apartment lottery, and grassroots housing programs to workshops/counseling on credit repair, saving, home ownership, free DC 37 legal services, and foreclosure prevention.

## How did this program come about?

At the beginning of 2005, former DC 37 Executive Director Lillian Roberts made affordable housing a top priority for this union, and the program was launched in August 2005. The union's current Executive Director Henry Garrido played a pivotal role in the success of the Housing Program from its inception, and has been instrumental in the program's many achievements. The Municipal Employees Housing Program now services more than 2,500 members per year for rental housing and purchases.

## What types of housing are sponsored by HPD and HDC?

HPD and HDC finance the new construction and rehabilitation of owner-occupied homes, condominiums, co-ops, townhouses and rental apartments.

## Who qualifies for a preference in the housing lottery?

Any municipal worker who meets the qualifying criteria for a particular building is eligible for the preference in the housing lottery. This includes meeting all HPD and HDC income eligibility requirements.

It also includes meeting additional criteria established by the building owner. Additional building owner criteria often include credit checks and an evaluation of an applicant's financial means to meet monthly rent or mortgage payments, and can sometimes include home visits.

The HomeFirst down payment assistance applicants have to complete buyers' education courses and meet other program requirements, such as being a first-time home buyer and having your own savings

to contribute towards a down payment or closing costs.

**Are there any income limits to be eligible for down payment assistance?**

Members who apply for the HomeFirst grant must meet the following income requirements to qualify for the forgivable loan to use toward the down payment or closing costs on a one- to four-family home (including co-ops and condominiums).

**Household income limits**

HPD Homefirst Down Payment assistance program

Family Size	Maximum Household Income
1-person household	\$48,350
2-person household	\$55,250
3-person household	\$62,150
4-person household	\$69,050
5-person household	\$74,600
6-person household	\$80,100
7-person household	\$85,650
8-person household	\$91,150

Family size and household income based on area median income (AMI) calculations established by the U.S. Department of Housing and Urban Development (HUD) effective as of **June 1, 2015**. \*Income limits will be adjusted for family size.

**Helping members find affordable housing:** The DC 37 Municipal Employees Housing Program has already helped members and their families find affordable homes.



**Will any preference be given to disabled workers or those with disabled dependents?**

There is a preference within the lottery for 5% of the units for those with mobility impairments and 2% for those who are hearing or visually impaired.

**Where are the new or renovated apartments and homes located?**

Members who apply for the HomeFirst Down Payment Assistance Program must purchase a one- to four-family home, a condominium, or a cooperative for owner-occupancy in any of the five boroughs. The 5% preference in HPD and HDC-financed units are also available throughout the five boroughs.

**I live in the Bronx and want to move to Brooklyn or Staten Island. Do I stand a better chance if I apply for housing in my neighborhood?**

Yes. 50% of all the units are already for current residents of the community board in which the new or rehabilitated HPD- or HDC-financed housing is located. You have a better chance of getting an apartment or home in the community where you live.

**Will a new application in a development of my choice now receive preference because I am a City employee?**

Yes. The preference in the housing lotteries took effect August 1, 2005.

**Where can I obtain a list of available apartments?**

For information about apartments available by lottery, call HPD at 212-863-5610, or 212-863-5620 in Spanish, or go to [www.nyc.gov](http://www.nyc.gov) and click on Affordable Housing on the left menu bar.

**Does the DC 37 Municipal Employees Housing Program provide help with foreclosure?**

Yes. The DC 37 Municipal Employees Housing Program provides services to members facing foreclosure, or who are late with their payments, depending on the circumstances. Services may include refinancing, legal services and counseling. If you have questions or want more information, contact the MEHP Office at (212) 815-1814.

**How can I apply?**

The DC 37 Municipal Employees Housing Program is scheduling seminars every other month. To register for a seminar, please call (212) 815-1814. Following the seminar you will be referred to an on-site counselor for a one-on-one interview. The counselors are located in Room 318 at union headquarters (by appointment only). For more information go to DC 37's website at [www.dc37.net](http://www.dc37.net) (click on Affordable Housing) or HPD's website at [www.nyc.gov/hpd](http://www.nyc.gov/hpd).



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