The DC Housing Finance Agency is pleased to announce that effective with loans reserved on or after 9/9/19; the DCHFA Down Payment Assistance Loan ("DPAL") will **NO** longer be a 5 year *forgivable* loan.

The new DPA loan will be in the form of a deferred 0% non-amortizing (no monthly payments) subordinate loan that is **due and payable** upon any one of the following events:

1. Thirty (30) years from the date of loan closing;  
2. Sale or any transfer (by gift or otherwise) of the property to another person, business, or entity;  
3. Property ceases to be your principal residence; or  
4. Refinancing of the first trust.

New forms will be uploaded:

- DCHFA web site: [http://dchfa.org/lenders/](http://dchfa.org/lenders/)  
  (click on product details then DC Open Doors)  
  AND

- eHousingPlus for Lenders to obtain and have completed

Should you have any questions about any DC Open Doors mortgage product, or DCHFA’s processes or procedures, please contact us directly at 202-777-1632 or SingleFamilyPrograms@dchfa.org.