



## RESPONSES to FY23 – FY24 AGENCY PERFORMANCE OVERSIGHT HEARING PRE-HEARING QUESTIONS

### GENERAL QUESTIONS

**1. Please provide the agency's mission statement.**

**Response:** To advance the District of Columbia's housing priorities, the Agency invests in affordable housing and neighborhood development, which provides pathways for DC residents to transform their lives. We achieve this by delivering the most efficient and effective sources of capital available in the market to finance rental housing and to create homeownership opportunities.

**2. Please list any statutory mandates that the agency lacks sufficient resources to fully implement.**

**Response:** There are no statutory mandates that the Agency lacks sufficient resources to implement.

**3. Please list all reporting requirements in the District of Columbia Code or Municipal Regulations that the agency is required to complete in FY 23 and FY 24, to date. For each requirement, please list the date the report was required and the date it was produced. If the agency did not produce the report on the mandated timeline, please explain why.**

**Response:**

The Agency is in compliance with:

IRS Form 8038

IRS Form 8328

HUD Risk-Share Reporting

DCHFA Annual Report Reporting

DCHFA FOIA Reporting

Report Due Date – 12/29/2023

Report Submitted – 12/28/2023

Language Access Report

Report Due Date – 10/31/2023

Report Submitted – 10/1/2023

**4. Please list and describe any regulations promulgated by the agency in FY 23 or FY 24, to date, and the status of each.**

**Response:**

The Agency promulgated one regulation in FY 23 or FY 24 to date:

The Proposed Rulemaking for amendments to Title 10-B, Section 3502 were published in the District of Columbia Register on June 2, 2023 in Vol 70/22. The Board of Directors intends to take final rulemaking action in not less than thirty (30) days from the date of publication of the notice in the District of Columbia Register.

**5. Please explain any significant impacts on your agency of any legislation passed at the federal or local level during FY 23 and FY 24, to date.**

**Response:** FY24 budget proposal related to the Greener Government Buildings Amendment Act of 2022 – There will be new compliance requirements for new construction residential projects and for residential projects undergoing rehabilitation.

**6. What are the agency's top five priorities? Please explain how the agency expects to address these priorities in FY 24.**

**Response:**

At the beginning of each fiscal year, agency leadership develops broad goals that drive the priorities for each department and are incorporated into the performance plans for individual employees. In FY 24 the four overarching goals are the same as FY 23: Recruit and retain staff by providing excellent benefits, professional development and wellness opportunities, Operate core business effectively, Innovate new products, processes and systems and Maximize the impact of the Agency to DC residents and external partners. These goals inform the sub-goals and tasks that shape departmental priorities and the goals established for individual employees.

**7. What are the metrics regularly used by the agency to evaluate its operations? Please be specific about which data points are monitored by the agency.**

**Response:**

Multifamily Production – number of tax exempt bonds issued, projects closed during a fiscal year and Housing Investment Platform (HIP) units delivered

Single Family Production – dollar value and number of loans processed for DC Open Doors and the Home Purchase Assistance Program

Annual Audit with no findings

Fiscal Performance – quarterly expenses and revenue, year-end closing, operating within approved budget and compliance with internal controls

The Agency also tracks vacancies, FMLA and other internal factors to assess performance.

**8. Please describe any new initiatives or programs that the agency implemented in FY 23 and FY 24, to date, to improve the operations of the agency. Please describe any funding utilized for these initiatives or programs and the results, or expected results, of each initiative.**

**Response:**

The only new initiative the agency launched in FY 23 is the Baldwin Dubois Discussion Series. The series was launched during Black History month in 2023 and there have two panel discussions and a third one is scheduled for Women's History Month in March. It focuses on diversity and access in real estate development with a specific focus on affordable housing. The issue of diversity and equity is one that we own collectively as practitioners and change makers in our society: affordable housing requires us to serve diverse populations with varying needs. By increasing awareness and actively exchanging ideas we can evolve the marketplace to deftly meet the challenge.

Baldwin DuBois was chosen as the moniker because each man was a public intellectual and keen social observer of our great nation. James Baldwin brought a searing analysis of

American History and politics during the peak of the Civil Rights movement through his writing as a novelist. His perspective, informed by his identity as a gay Black man, often challenged the hegemony of the American democratic system and its lack of an invitation to all Americans for full participation.

W. E. B. DuBois was an erudite academician, a sociologist by training and an activist by choice. In his epic tome, “The Souls of Black Folk,” DuBois explored the Schizophrenia of being Black in America. What does it mean to embody the promise of its ideal and yet be excluded based on the color of one’s skin. DuBois’ work as a founding member of the NAACP, the original publisher of “The Crisis,” the organization’s magazine.

The purpose of the discussion series is to educate, debate, explore and celebrate all that it means to participate and identify opportunities in the chosen field of real estate finance and development in the public space.

**9. Please provide a current organizational chart for the agency, including the number of vacant, frozen, and filled positions in each division or subdivision. Include the names and titles of all senior personnel and note the date that the information was collected on the chart.**

**Response:** See Tab 1.

**10. Please provide a narrative explanation of any changes made to the organizational chart during the previous year.**

**Response:**

No significant changes were made to the organizational chart.

There is a vacancy on our senior management team. As of January 26, 2024 the Senior Vice President, Single Family Programs position is vacant. The Agency will actively recruit for this position.

**11. Please provide a current Schedule A for the agency which identifies each position by program and activity, with the salary, fringe benefits, and length of time with the agency. Please note the date that the information was collected. The Schedule A should also indicate if the position is continuing/term/temporary/contract or if it is vacant or frozen. Please indicate if any position must be filled to comply with federal or local law.**

**Response:** See Tab 2.

**12. Please list all employees detailed to or from your agency. For each employee identified, please provide the name of the agency the employee is detailed to or from, the reason for the detail, the date of the detail, and the employee’s projected date of return.**

**Response:**

As an independent agency, the DC Housing Finance Agency does not detail employees.

**13. Please provide:**

**a. A list of all employees who received or retained cellphones, personal digital assistants, or similar communications devices at agency expense in FY 23 and FY 24, to date;**

**Response:** See Tab 3.

*b. A list of all vehicles owned, leased, or otherwise used by the agency and to whom the vehicle is assigned as well as a description of all vehicle accidents involving the agency's vehicles in FY 23 and FY 24, to date;*

**Response:**

Vehicle Year	Vehicle Make	Model	Owner	Accidents
2016	Chevrolet	Suburban	DC Housing Finance Agency	None
2018	Kia	Soul	DC Housing Finance Agency	None

*c. A list of travel expenses, arranged by employee for FY 23 and FY 24, to date, including justification for travel;*

**Response:** See Tab 4.

*d. A list of total workers' compensation payments paid in FY 23 and FY 24, to date, including the number of employees who received workers' compensation payments, in what amounts, and for what reasons.*

**Response:** There were no workers' compensation payments for FY 23 and FY 24 year to date.

*14. For FY 23 and FY 24, to date, what was the total agency cost for mobile communications and devices, including equipment and service plans?*

**Response:**

FY23 = \$40,463

FY24 thru Q1 = \$8,721

*15. Please separately list each employee whose salary was \$100,000 or more in FY 23 and FY 24, to date. Provide the name, position number, position title, program, activity, salary, and fringe. In addition, state the amount of any overtime or bonus pay received by each employee on the list.*

**Response:** See Tab 5.

*16. Please list in descending order the top 25 overtime earners in your agency in FY 23 and FY 24, to date, if applicable. For each, state the employee's name, position number, position title, program, activity, salary, fringe, and the aggregate amount of overtime pay earned by each.*

**Response:** See Tab 6.

*17. For FY 23 and FY 24, to date, please provide a list of employee bonuses, special pay granted, or separation pay issued, that identifies the employee receiving the bonus, special pay, or separation pay, the amount received, and the reason for the bonus, special pay, or separation pay.* **Response:** See Tab 7.

*18. Please provide each collective bargaining agreement that is currently in effect for agency employees. Please include the bargaining unit and the duration of each agreement. Please note if the agency is currently in bargaining and the anticipated date of completion of each agreement in bargaining.*

**Response:** Not Applicable

**19. For FY 23 and FY 24, to date, please list all intra-District transfers to or from the agency.**

**Response:** Not Applicable

**20. For FY 23 and FY 24, to date, please identify any special purpose revenue funds maintained by, used by, or available for use by the agency. For each fund identified, provide:**

**Response:** Not Applicable

- a. The revenue source name and code;*
- b. The source of funding;*
- c. A description of the program that generates the funds;*
- d. The amount of funds generated by each source or program;*
- e. Expenditures of funds, including the purpose of each expenditure; and*
- f. The current fund balance.*

**21. For FY 23 and FY 24, to date, please list any purchase card spending by the agency, the employee making each expenditure, and the general purpose for each expenditure.**

**Response:** See Tab 8.

**22. Please list and provide a copy of all memoranda of understanding (“MOU”) entered into by your agency during FY 23 and FY 24, to date, as well as any MOU currently in force. For each, indicate the date on which the MOU was entered and the termination date.**

**Response:** See Tab 9

MOA between DMPED, DCHFA and DHCD, regarding allocation of Private Activity Bond Volume Cap. October 25, 2022 – September 30, 2023. The Parties are still complying with the MOA.

MOU DHCD & DCHFA: Delegation of LIHTC Determination and Administration Agreement regarding underwriting of 4% LIHTC. May 15, 2015 - May 15, 2020. The Parties are still complying with the MOU.

The Residential Accessory Apartment Program MOU was an agreement between the DC Housing Finance Agency (HFA) and the Dept of Housing and Community Development (DCHD) whereby the Agency disbursed grants, at the direction of DHCD, to District residents for the creation of residential accessory apartments. The agreement was effective as of September 2022.

MOU between DHCD & DCHFA regarding development rights for the Stack Eight project site. February 24, 2022 – February 24, 2024.

**23. Please list all open capital projects and capital projects in the financial plan under the agency’s purview, including the amount budgeted, actual dollars spent so far, any remaining balances, and the status of the project. In addition, please provide a description of any projects which are experiencing delays or which require additional funding.**

**Response:**

- MF/PAM Software – \$400,000 Budgeted – No spend to date – Loan/Bond Portfolio Management Tool – Drafting contract and memo for approval. The goal is to have a contract executed by 6/1/24.
- SF Software Enhancements - \$50,000 Budgeted – Full budget spent – SF Loan Pipeline Management Tool to automate SF loan process. Go-live goal 6/1/24.
- Financial Software Enhancements - \$50,000 Budgeted – No spend to date – Accounting Tool – Delayed due to other implementations.
- IT Helpdesk Software - \$15,000 Budgeted – No spend to date – IT Helpdesk Management Tool – Drafting RFP for posting in March.
- DCHFA Website – \$63,500 Budgeted – Redesign of the DCHFA website – Goal to go-live this summer.

**24. Please provide a table showing your agency’s Council-approved budget, revised budget (after reprogrammings, etc.), and actual spending, by program, activity, and funding source for FY 23 and FY 24, to date. Please detail any over- or under-spending and any federal funds that lapsed.**

BFA- FUND 0620; ORG 1000; PROGRAM 1100	2023 Budget	2023 Actual	Variance
0011-REGULAR PAY - CONT FULL TIME	7,646,659.62	7,141,348.28	6.6%
0014-FRINGE BENEFITS - CURR PERSONNEL	2,356,674.53	1,693,433.66	28.1%
0015-OVERTIME PAY	32,100.00	10,006.94	68.8%
<b>01-PERSONNEL SERVICES</b>	<b>10,035,434.15</b>	<b>8,844,788.88</b>	<b>11.9%</b>
0020-SUPPLIES AND MATERIALS (CSG 201)	132,621.01	49,466.74	62.7%
0030-ENERGY, COMM. AND BLDG RENTALS (CSG 305)	162,762.08	170,700.19	-4.9%
0031-TELEPHONE, TELEGRAPH, TELEGRAM, ETC (CSG 308)	120,564.50	50,461.01	58.1%
0033-JANITORIAL SERVICES (CSG 430)	116,947.22	97,777.38	16.4%
0034-SECURITY SERVICES (CSG 440)	30,141.13	6,016.40	80.0%
0040-OTHER SERVICES AND CHARGES (CSG 410)	2,170,161.07	1,014,689.01	53.2%
0041-CONTRACTUAL SERVICES - OTHER (CSG 409)	2,893,548.09	1,790,118.30	38.1%
0070-EQUIPMENT & EQUIPMENT RENTAL (CSG 702)	229,072.56	74,497.69	67.5%
0080-DEBT SERVICE		-	
<b>02-NON-PERSONNEL SERVICES</b>	<b>5,855,817.66</b>	<b>3,253,726.72</b>	<b>44.4%</b>
<b>Total</b>	<b>15,891,251.81</b>	<b>12,098,515.60</b>	<b>23.9%</b>

<b>BFA- FUND 0620; ORG 1000; PROGRAM 1100</b>	<b>Q1 2024 Budget</b>	<b>Q1 2024 Actual</b>	<b>Variance</b>
0011-REGULAR PAY - CONT FULL TIME	1,978,573.18	2,241,241.29	-13.3%
0014-FRINGE BENEFITS - CURR PERSONNEL	612,735.38	570,447.43	6.9%
0015-OVERTIME PAY	8,265.75	2,737.93	66.9%
<b>01-PERSONNEL SERVICES</b>	<b>2,599,574.31</b>	<b>2,814,426.65</b>	<b>-8.3%</b>
0020-SUPPLIES AND MATERIALS (CSG 201)	33,818.36	4,363.33	87.1%
0030-ENERGY, COMM. AND BLDG RENTALS (CSG 305)	41,504.33	36,714.71	11.5%
0031-TELEPHONE, TELEGRAPH, TELEGRAM, ETC (CSG 308)	31,045.36	11,253.80	63.8%
0033-JANITORIAL SERVICES (CSG 430)	30,113.91	26,422.02	12.3%
0034-SECURITY SERVICES (CSG 440)	7,685.99	4,780.44	37.8%
0040-OTHER SERVICES AND CHARGES (CSG 410)	564,241.88	268,009.97	52.5%
0041-CONTRACTUAL SERVICES - OTHER (CSG 409)	745,088.63	401,211.04	46.2%
0070-EQUIPMENT & EQUIPMENT RENTAL (CSG 702)	58,413.50	25,520.47	56.3%
0080-DEBT SERVICE		-	
<b>02-NON-PERSONNEL SERVICES</b>	<b>1,511,911.96</b>	<b>778,275.78</b>	<b>48.5%</b>
<b>Total</b>	<b>4,111,486.27</b>	<b>3,592,702.43</b>	<b>12.6%</b>

<b>BFA- FUND 0620; ORG 1000; PROGRAM 1100</b>	<b>2024 Budget</b>
0011-REGULAR PAY - CONT FULL TIME	7,914,292.71
0014-FRINGE BENEFITS - CURR PERSONNEL	2,450,941.51
0015-OVERTIME PAY	33,063.00
<b>01-PERSONNEL SERVICES</b>	<b>10,398,297.22</b>
0020-SUPPLIES AND MATERIALS (CSG 201)	135,273.43
0030-ENERGY, COMM. AND BLDG RENTALS (CSG 305)	166,017.32
0031-TELEPHONE, TELEGRAPH, TELEGRAM, ETC (CSG 308)	124,181.44
0033-JANITORIAL SERVICES (CSG 430)	120,455.63
0034-SECURITY SERVICES (CSG 440)	30,743.95
0040-OTHER SERVICES AND CHARGES (CSG 410)	2,256,967.51
0041-CONTRACTUAL SERVICES - OTHER (CSG 409)	2,980,354.53
0070-EQUIPMENT & EQUIPMENT RENTAL (CSG 702)	233,654.01
0080-DEBT SERVICE	
<b>02-NON-PERSONNEL SERVICES</b>	<b>6,047,647.82</b>
<b>Total</b>	<b>16,445,945.04</b>

*25. Please provide a list of all budget enhancement requests (including capital improvement needs) for FY 24 or FY 24. For each, include a description of the need and the amount of funding requested.*

**Response:** Not Applicable

*26. Please list, in chronological order, each reprogramming that impacted the agency in FY 23 and FY 24, to date, including those that moved funds into the agency, out of the agency, and*

within the agency. For each reprogramming, list the date, amount, rationale, and reprogramming number.

Response: Not Applicable

27. Please list each grant or sub-grant received by the agency in FY 23 and FY 24, to date. List the date, amount, source, purpose of the grant or sub-grant received, and amount expended.

<b>FY23 Home Purchase Assistance Program</b>					
	Loans Expended	Admin Cost Expended	Total Expended	Total Grant	Unused
CDBG	14,424,425	1,457,551	15,881,976		
Local/Unified	1,627,845	359,200	1,987,045		
Local/Contingency	21,464,315	262,895	21,727,210		
Home	4,487,501	0	4,487,501		
Repay	1,485,902		1,485,902		
	<b>43,489,988</b>	<b>2,079,646</b>	<b>45,569,634</b>	<b>\$ 46,164,620</b>	<b>\$ 594,986</b>

<b>FY24 Home Purchase Assistance Program thru 12-31-23</b>					
	Loans Expended	Admin Cost Expended	Total Expended	Total Grant	Unused
Local	1,559,465	392,283	1,951,748		
Local/ARPA			0		
Home	3,510,438	0	3,510,438		
Repay	3,478,410		3,478,410		
	<b>8,548,313</b>	<b>392,283</b>	<b>8,940,596</b>	<b>\$ 12,614,167</b>	<b>\$ 3,673,571</b>

<b>FY24 Residential Accessory Apartment Program</b>	
11/2/22 Allocation	\$1,650,000
Funds used thru 12-31-23	\$106,690
Funds remaining thru 12-31-23	\$1,543,310

28. How many FTEs are dependent on grant funding? What are the terms of this funding? If it is set to expire, what plans, if any, are in place to continue funding the FTEs?

Response: None

29. Please list each contract, procurement, and lease entered into or extended by your agency during FY 23 and FY 24, to date. For each contract, please provide the following information where applicable:

Response: See Tab 10

a. The name of the contracting party;

b. The nature of the contract, including the end product or service;



- c. The dollar amount of the contract, including amount budgeted and amount actually spent;*
- d. The term of the contract;*
- e. Whether the contract was competitively bid;*
- f. The name of the agency's contract monitor and the results of any monitoring activity; and*
- g. The funding source.*

**30. What is your agency's current adjusted expendable budget for CBE compliance purposes? How much has been spent with SBEs or CBEs? What percent of the agency's current adjusted expendable budget has been spent with SBEs or CBEs?**

**Response:**

The Agency's adjusted expendable budget for FY 24 is \$2,878,724.54

The first quarter spending is \$615,961.98 which is 21 percent of the approved SBE goal.

**31. Please list all pending lawsuits that name the agency as a party. Identify which cases on the list are lawsuits that potentially expose the District to financial liability or will result in a change in agency practices and describe the current status of the litigation. Please provide the extent of each claim, regardless of its likelihood of success.**

**Response:**

U.S. Bank National Association vs. Noelle Cerqueira, 2023-CAB-000232

On January 17, 2023, the Agency was named as a defendant in a complaint to correct the legal description in a deed of trust related to a DC Open Doors borrower. The complaint specifically requests that the court reform the deed of trust so that it correctly identifies the property. The Agency is listed as a Defendant because the homeowner received DC Open Doors downpayment assistance in 2019. The Agency does not deny the facts alleged in the complaint and will not contest the legal action. The Agency will allow the plaintiff to reform the deed of trust so that the property is correctly identified. There is no financial exposure to the Agency.

Callahan et al v. DCHFA (2021 CA 003895 B)

Twelve (12) plaintiffs have sued four (4) defendants, including the Agency, for habitability issues regarding homes that they purchased from a third-party non-profit developer. The Agency's role in these transactions was solely as a Co-Administrator for the distribution of funds under DHCD's HPAP program. The Agency filed a motion to dismiss, and the motion was granted.

District of Columbia Housing Agency v. V Street Apartments Owner, LLC and Bath Club Capital Partners, LLC (1:23-cv-03022 (JMC))

The Agency filed suit against the defendant for the nonpayment of a loan awarded from the Agency's McKinney Act Loan Program. The loan provided predevelopment funds for the V Street Apartments Project. The Agency has filed a motion for summary judgment and is currently awaiting the court's response to the motion.

Christopher Hauser v. District Resident

This is a residential tax sale/foreclosure case. There is no action required by the Agency. The District resident's name has been removed to protect personally identifiable information.

Christopher Hauser v. Highland Residential, LP et al. and Logan Tax Services, LLC v. Highland Residential, LP

The residential tax sale case was dismissed as to all defendants except the District of Columbia government. The taxes were expunged by the District of Columbia Office of Tax and Revenue in 2023, and the underlying tax sale was canceled. The tax exemption has been reinstated.

***32. Please list all settlements entered into by the agency and judgments against the agency (or by or against the District on behalf of the agency) in FY 23 or FY 24, to date, and provide the parties' names, the amount of the settlement or judgment, and if related to litigation, the case name and a brief description of the case. If unrelated to litigation, please describe the underlying issue or reason for the settlement (e.g., administrative complaint, etc.).***

**Response:**

On September 21, 2022, the Agency received a settlement demand letter on behalf of Dionne Y. Brown alleging that she had performed capacity building services to the Faunero Community Enrichment Center ("FCEC") at the request of the Agency. While the Agency awarded a one-time grant to Ms. Brown to support her grant writing work, there was a dispute regarding whether Ms. Brown's grant award developed into a contract with the Agency to provide continued services to FCEC. While the Agency had not entered into a contract with Ms. Brown, the Agency settled the matter with Ms. Brown for the amount of \$34,300 and entered into a Settlement and Release Agreement on January 18, 2023.

***33. Please list the administrative complaints or grievances that the agency received in FY 23 and FY 24, to date, broken down by source. Please describe any changes to agency policies or procedures that have resulted from complaints or grievances that were resolved in FY 23 or FY 24, to date.***

**Response:**

No internal administrative complaints or grievances were filed for the period of FY23-24

***34. Please list and describe any spending pressures the agency experienced in FY 23 and any anticipated spending pressures for the remainder of FY 24. Include a description of the pressure and the estimated amount. If the spending pressure was in FY 23, describe how it was resolved, and if the spending pressure is in FY 24, describe any proposed solutions.***

**Response:** Not Applicable

**35. Please provide the number of FOIA requests for FY 23, and FY 24, to date, that were submitted to your agency. Include the number granted, partially granted, denied, and pending. In addition, please provide the average response time, the estimated number of FTEs required to process requests, the estimated number of hours spent responding to these requests, and the cost of compliance.**

**Response:**

In FY 23, the Agency received a total of twenty-nine (29) requests.

Requests Granted, in whole – 9

Requests Granted, in part, denied, in part – 0

Requests Denied, in whole – 0

Requests referred or forwarded to other public bodies – 17

Other dispositions – 3

In FY 24, the Agency has received a total of two (2) requests.

Requests Granted, in whole – 1

Requests Pending – 1

The Agency's average response time was 14 days. The estimated FTE required to process FOIA requests was one (1) FTE. The estimated number of staff hours spent responding to requests was forty (40) hours. The estimated cost of compliance was \$40,000.

**36. Please list and describe any ongoing investigations, audits, or reports on the agency or any employee of the agency that were completed during FY 23 and FY 24, to date.**

**Response:** In FY23, HUD conducted an audit of certain historical projects in the Agency's Risk Share Portfolio.

**37. Please provide a list of all studies, research papers, reports, and analyses that the agency prepared or funded during FY 23 and FY 24, to date. Please submit a digital copy to the Committee of any study, research paper, report, or analysis that is complete.**

**Response:** None

**38. Please list any task forces, committees, advisory boards, or membership organizations in which the agency participates.**

**Response:**

- African American Real Estate Professionals (AAREP)
- Affordable Housing Tax Credit Coalition (AHTCC)
- American Financial Association (AFA)
- Coalition for Nonprofit Housing & Economic Development (CNHED)
- Commercial Real Estate Women (CREW)
- District of Columbia Building Industry Association (DCBIA)
- Housing Association of Nonprofit Development (HAND)
- Mortgage Bankers Association (MBA)
- National Council of State Housing Agencies (NCSHA)
- National Association of Local Housing Finance Agencies (NALHFA)
- Women of Color in Community Development (WCCD)

AGENCY-SPECIFIC QUESTIONS

**39. Please list the members and terms of the DCHFA Board, including any vacancies.**

**Response:**

Stephen Green, term end 6-28-22  
Heather Howard, term end 6-28-23  
Bryan Irving, term end 6-28-23  
Stanley Jackson, term end 6-28-23  
Carri Cowan, term end 6-28-24

There are no vacancies on the DCHFA Board. Board members remain in holdover status until reappointed or a new member is confirmed.

**40. Please provide an update on the Mortgage Credit Certificate Program and whether it has restarted.**

**Response:** The Mortgage Credit Certificate Program has not restarted due to the bond cap shortage.

**41. Please provide an update on the Housing Investment Platform single family program, including any outreach, partnerships, or roadblocks for the program.**

**Response:**

To date, the Housing Investment Platform (HIP) has invested in six (6) different urban infill projects creating a pipeline of 79 single family homeownership opportunities. To date, 30 units have been completed and sold to homebuyers. Another 22 units are scheduled for delivery in Fiscal Year 2024. The remaining 27 units are currently in pre-construction or early development and will be delivered in Fiscal Year 2025. Currently, HIP is working on securing additional land and identifying additional development partners to increase the affordable homeownership pipeline.

The biggest roadblock for HIP is the availability and acquisition of publicly owned land and/or privately owned land.

**42. Please describe DCHFA's current role in the Qualified Action Plan creation process.**

**Response:**

- DCHFA reviews a draft of the Qualified Allocation Plan (QAP) and provides proposed revisions prior to the publication of the QAP.
- DCHFA's review is focused on technical aspects of tax-exempt bond issuance for affordable housing and 4% Low-Income Housing Tax Credits (LIHTCs).
- DCHFA does not create or opine on District housing policy or housing policy priorities.

**43. The agency provided four goals it was seeking to attain in FY 23. Please describe any progress on the following goals, with examples of changes or innovations made in FY 23 to advance each:**

**a. Investing in staff retention, development, and wellness;**

**Response:**

In an effort to invest in staff retention, DCHFA invested in two major areas; benefits and recognition.

In FY 23, DCHFA enhanced its employee benefits package. In October 2023 DCHFA was awarded at the National Council of State Housing Agencies annual conference for offering an excellent and innovative benefit package with various flexible options. Benefit offerings include:

- Medical Premiums paid 100% for employees and their dependents
- Increased employer match in the 457b Retirement Plan
- Increased volume for Employee’s paid Life Insurance
- Launched a flexible match program wherein employees may redirect and/or allocate their unused employer match from the Agency’s 457b Retirement account to their student loan(s) account or 529 college savings fund, or a combination of both funds.
- Implemented Leave Conversion Program wherein employees can convert vacation leave for financial and mental wellness, including, but not limited to, the ability to pay for travel, contribute to retirement investments, or pay down student loans.

In FY 23 DCHFA launched a new annual employee award and recognition program. The first awards program was held in March 2023.

**b. Operating the core business effectively;**

- Managed expenses below budget.

**c. Innovating new products, processes, and systems;**

- Developing a strategic plan for HIP and a new Single Family loan. Researching a new Single Family mortgage product that will produce more equity.

**d. Maximizing the impact of the Agency to DC residents and external partners.**

- In addition to carrying out core business functions, DCHFA contributed to the community by awarding scholarships to college students interested in future careers in affordable housing. DCHFA also has an internship program and participates in the Housing Association of Nonprofit Development’s mentorship program. The agency also co-sponsored and supported a myriad of community events and organizations.

**44. Please list all programs, products, and initiatives that develop revenue for the agency and provide a disaggregated list noting how much each has brought the agency in FY 23 and FY 24, to date.**

	Year End FY 23	FY 24 Q1

Single Family revenue	404,998	76,924
Multi-Family revenue	32,118,858	5,777,238
Finance investment income	2,808,259	1,090,736
Total Revenue	35,332,115	6,944,898

**45. Please provide the following for projects that were financed by DCHFA in FY 23 and FY 24, to date:**

**Response:** See Tab 11

- a. List the name and ward of each development;*
- b. Whether each development incorporates rental units, ownership units, or both;*
- c. How many units total in each development, broken down by number of bedrooms and level of affordability; and,*
- d. The total amount and type of funding capital DCHFA allotted to each project.*

**46. Please provide the most recent project milestone report for multifamily pipeline projects.**

**Response:** See Tab 12

**47. Please provide the current amount in each special, reserve, and other fund maintained by DCHFA, and the allowable uses of each fund.**

**Response:**

McKinney Fund as of 9-30-23

Allowable uses: Predevelopment expenses

Total Fund Size \$9,967,245

Outstanding Loans \$1,425,057

Available \$8,542,188

Housing Investment Program as of 9-30-23

Allowable uses: Capital towards joint ventures with local builders to create for sale affordable housing units

Total Fund Size \$10,000,000

Outstanding Loans \$1,908,453

Available \$8,091,547

Down Payment Assistance Fund as of 9/30/23

Allowable uses: Down payment and closing costs towards homeownership purchases

Total Fund Size \$15,000,000

Outstanding Loans \$6,398,183

Available \$8,601,817

**48. Please provide the total dollar amount and number of DC Open Doors home purchase loans given by DCHFA in FY 23 and FY 24, to date. Please break this data down by:**

- a. Average income of both applicants and recipients;*
- b. Race of applicants and recipients;*
- c. Gender of applicants and recipients;*
- d. Age of applicants and recipients; and*
- e. Ward.*

**Response:**

- FY23 Applicants – 138 Total Applicants
- FY23 Recipients –110 mortgage loans funded in the amount of \$26,095,649.00.
- FY24 Applicants – 21 Total Applicants
- FY24 Recipients – 17 mortgage loans funded in the amount of \$4,833,513.00

DC Open Doors Applicant Information FY23

Ward	Asian	African American	Caucasian	Hispanic/Latino	Refused	Average Income	Gender Male	Gender Female	Age 18-26	Age 27-42	Age 43-58	Age 59+
1		2	3	2		\$64,707	3	4	3	3		1
2		1	1	1		\$100,043	2	1	1	2		
3		1	5			\$94,733	1	5	1	4		
4		10		1	1	\$70,477	2	10	2	5	3	2
5		8	4	5		\$63,682	7	10	1	11	4	1
6		2	2		1	\$72,966	3	2	1	2	1	1
7		40	3	3		\$70,485	6	43	5	33	8	3
8	1	54		1	1	\$65,597	14	43	6	30	19	6

DC Open Doors Recipient Information FY23

Ward	Asian	African American	Caucasian	Hispanic/Latino	Refused	Average Income	Gender Male	Gender Female	Age 18-26	Age 27-42	Age 43-58	Age 59+
1		1	1	2		\$88,765	1	3	2	1		1
2		1	1	1		\$100,043	2	1	1	2		
3		1	5			\$94,733	1	5	1	5		
4		7		1	1	\$68,521	2	7	2	3	2	2
5		7	4	5		\$63,682	7	9	1	10	4	1
6		1	2		1	\$70,098	3	1	1	2		1
7		23	3	3		\$68,248	4	25	3	22	3	1
8	1	36		1	1	\$69,979	9	30	6	19	13	1

### DC Open Doors Applicant Information FY24

Ward	Asian	African American	Caucasian	Hispanic/Latino	Refused	Average Income	Gender Male	Gender Female	Age 18-26	Age 27-42	Age 43-58	Age 59+
1					1	\$27,881	1			1		
2												
3												
4		1	1			\$60,388	2		1	1		
5		1		2	1	\$79,815	1	3	1	2	1	
6												
7		7	1	2		\$82,428	3	7		5	4	1
8		4				\$73,348	1	3		3	1	

### DC Open Doors Recipient Information FY24

Ward	Asian	African American	Caucasian	Hispanic/Latino	Refused	Average Income	Gender Male	Gender Female	Age 18-26	Age 27-42	Age 43-58	Age 59+
1					1	\$27,881	1			1		
2												
3												
4		1	1			\$60,388	2		1	1		
5				2	1	\$89,087	1	2	1	1	1	
6												
7		6	1			\$89,897	1	6		5	1	1
8		4				\$73,348	1	3		3	1	



**49. Please provide the total dollar amount of Down Payment Assistance Loans provided in FY 23 and FY 24, to date.**

**Response:**

- DPAL FY 23: 28 DPAL totaling \$294,889.00
- DPAL FY 24: 4 DPAL totaling \$49,410.00

**50. Please provide the eligibility criteria for DC Open Doors home purchase loans and Down Payment Assistance Loans.**

**Response:**

- Maximum Borrower Income \$199,200 \*No household income qualification stipulation
- \$766,550 Maximum First Trust loan amount
- 640 Minimum Credit Score, 45% Maximum DTI on FHA loans for borrowers with less than a 680-credit score
- 50% Maximum DTI Ratio on conventional loans
- No ownership interest in any residential real estate at the time of settlement
- Purchase a Home within the District
- Occupy the property as the primary residence

**51. For HPAP loan applications in FY 23 and FY 24, to date, please provide the total number of people in each of the following categories and the total per month:**

**a. Applicants;**

**b. Recipients of Notices of Eligibility and average time elapsed since application for these recipients;**

**c. Recipient of loans and average time elapsed since receiving a Notice of Eligibility for these recipients.**

**Response:**

- FY23 NOE Applicants – 1,083 Total Applicants
- FY23 NOE Recipients – 648 Total Recipients
- FY24 NOE Applicants – 238 Total Applicants
- FY24 NOE Recipients – 40 Total Recipients

HPAP Applicants and time elapsed from NOE Application to NOE Issuance FY23

FY 23 Month	HPAP Applicants	HPAP NOE Recipients	Average Days Elapsed
January 2023	90	48	121
February 2023	98	54	76
March 2023	115	71	66
April 2023	89	58	57
May 2023	117	55	56
June 2023	87	59	54
July 2023	68	43	37
August 2023	89	65	26
September 2023	73	39	15
October 2022	72	37	81
November 2022	102	66	92
December 2022	83	53	101

HPAP Applicants and time elapsed from NOE Application to NOE Issuance FY24

FY 24 Month	HPAP Applicants	HPAP NOE Recipients	Average Days Elapsed
October 2023	76	27	22
November 2023	99	11	69
December 2023	63	2	26

**52. Please provide the total dollar amount of HPAP loans funded in FY 23 and FY 24, to date, broken down by month. Response:**

HPAP Funded Loans FY23

FY 23 Month	HPAP Closed Loans	HPAP Funded Amount
January 2023	21	\$3,161,292.00
February 2023	39	\$5,835,584.00
March 2023	33	\$4,377,295.00
April 2023	29	\$3,930,819.00
May 2023	21	\$3,199,552.00
June 2023	38	\$5,438,195.00
July 2023	37	\$5,087,556.00
August 2023	26	\$4,185,714.00
September 2023	7	\$1,076,923.00
October 2022	15	1,776,450.00
November 2022	19	\$2,848,570.00
December 2022	19	\$2,572,038.00

Total Loans: 304

Total Funded: \$43,489,988.00

HPAP Funded Loans FY24

FY 24 Month	HPAP Closed Loans	HPAP Funded Amount
October 2023	7	\$1,134,043.00
November 2023	37	\$4,331,904.00
December 2023	29	\$3,082,366.00
Total Loans: 73		Total Funded: \$8,548,313.00

**53. Please provide the eligibility criteria for HPAP.**

**Response:**

- Be the head of household & first-time homebuyer.
- Be a low-moderate income resident, 50-110% Median Family Income
- Minimum 600 credit rating
- No ownership interest in any residential real estate within 3 years before applying.
- Purchase a Home within the District
- Use that home as primary residence.
- Contribute \$500 or %50 of liquid assets greater than \$3000, whichever is greater

**54. Please provide the number of residents receiving ReMIT assistance and the total dollar amount of ReMIT assistance provided in FY 23 and FY 24, to date. Please break this data down by:**

- a. Average income of both applicants and recipients;
- b. Race of applicants and recipients;
- c. Gender of applicants and recipients;
- d. Age of applicants and recipients; and,
- e. Ward.

**Response:**

There has been no programmatic activity in FY 23 or FY 24 for ReMIT

**55. If no additional funding has been expended for the ReMIT assistance program, please explain why and what steps would need to happen to restart this assistance.**

**Response:**

The agency is awaiting the passage of legislation to make ReMIT permanent. The agency is working to secure previous contracts that were in place to support the program. The agency will also reengage community partners such as the Legal Clinic for the Elderly to help market the program and identify residents that may need help.

**56. Please provide the eligibility criteria for the ReMIT assistance program, if it exists.**

**Response:**

- Must be a District resident/homeowner
- Residence must be secured by a Reverse Mortgage in borrower's name
- Subject property must be primary residence located in the District
- Have an annual income to not exceed \$77,540
- Be "at risk" of foreclosure due to unpaid property taxes/homeowner's insurance/condominium/HOA fees
- Must demonstrate ability to sustain future taxes, insurance payments, and condominium/HOA fees, as required

**57. Please explain any outreach, partnerships that have been engaged in to advance the ReMIT program and reach seniors who may be interested in the available assistance.**

**Response:**

No active outreach is currently conducted. However, during the REMIT pilot DCHFA contracted with Housing Counseling Services and developed an excellent working relationship with Legal Clinic for the Elderly. DCHFA will reengage those partners if the legislation is passed to establish a permanent program.

**58. Please provide the number of residents receiving first trust mortgages under the DC4ME program and the total dollar amount of first trust mortgages under the DC4ME program in FY 23 and FY 24, to date. Please break this data down by:**

*a. Average income of both applicants and recipients;*

*b. Race of applicants and recipients;*

*c. Gender of applicants and recipients;*

*d. Age of applicants and recipients; and,*

*e. Ward.*

**Response:**

FY23 Applicants – 21 Total Applicants

FY23 Recipients – 18 mortgage loans funded in the amount of \$4,869,170.00.

FY24 Applicants – 4 Total Applicants

FY24 Recipients – 4 mortgage loans funded in the amount of \$1,132,950.00.

DC4ME Applicant Information FY23

Ward	Asian	African American	Caucasian	Hispanic/Latino	Refused	Average Income	Gender Male	Gender Female	Age 18-26	Age 27-42	Age 43-58	Age 59+
1			1			\$66,816	1			1		
2												
3												
4		2				\$68,078		2		2		
5		1				\$69,516		1		1		
6												
7		6				\$72,963	1	5	1	4		1
8		11				\$86,560	4	7		7	3	1

DC4ME Recipient Information FY23

Ward	Asian	African American	Caucasian	Hispanic/Latino	Refused	Average Income	Gender Male	Gender Female	Age 18-26	Age 27-42	Age 43-58	Age 59+
1			1			\$66,816	1			1		
2												
3												
4		1				\$90,051		1		1		
5		1				\$69,516		1		1		
6												
7		6				\$72,963	1	5	1	4		1
8		9				\$88,034	3	6		7	2	

DC4ME Applicant and Recipient Information FY24

Ward	Asian	African American	Caucasian	Hispanic/Latino	Refused	Average Income	Gender Male	Gender Female	Age 18-26	Age 27-42	Age 43-58	Age 59+
1												
2												
3												
4												
5												
6												
7		1		1		\$74,090		2		1	1	
8		2				\$75,969	2			1		1

**59. Please provide the eligibility criteria for the DC4ME program.**

**Response:**

- At least one borrower must be a current full-time District Government employee
- Must be a first-time homebuyer
- 640 Minimum Credit Score
- Maximum Borrower Income \$199,200 \*Household Income qualification applies
- \$766,550 Maximum First Trust loan amount
- 50% Maximum Debt to Income Ratio
- No ownership interest in any residential real estate within 3 years and at settlement

**60. For the DCHFA/HUD: Level 1 Risk Share Program, please provide for FY 23 and FY 24, to date:**

**Response:**

**a. The number of developers, by ward, who have benefited from the program;**

One developer with a project in Ward 1

**b. The number of units rehabilitated and constructed, by ward, with assistance from the program; and,**

179 new construction units in Ward 1

**c. The number of affordable units, by level affordability and by ward, rehabilitated and constructed with assistance from the program.**

30% AMI – 43 units

50% AMI – 119 units

80% AMI – 17 units

**61. For the McKinney Act Loan Program, please provide for FY 23 and FY 24, to date:**

**a. The number of developers, by ward, who have benefited from the program;**

There are four developers representing Wards, 4,5,6 and 8 respectively.

**b. The number of units rehabilitated and constructed, by ward, with assistance from the program; and,**

None to date

**c. The number of affordable units, by level affordability and by ward, rehabilitated and constructed with assistance from the program.**

Ward 4

30% AMI – 3

50% AMI – 31

Ward 5

50% AMI – 100

Ward 6  
30% AMI – 23  
50% AMI – 73  
Ward 8  
30% AMI – 10  
50% AMI – 150

**62. Has there been any programmatic activity in FY 23 or FY 24, to date in the DC Mortgage Assistance Program? If not, why not? If so, please provide the number of residents benefiting from the DC Mortgage Assistance Program and the total dollar value of assistance provided by the program in FY 23 and FY 24, to date. Please break this data down by:**

**Response:**

There was no DC Mortgage Assistance programmatic activity in FY23 or FY24. The DC MAP (DC Mortgage Assistance Program) was established to provide aid to those impacted by COVID-19. Due to funds being exhausted and the expiration of the Federal Public Health Emergency (PHE) for COVID-19, the program remains closed.

- a. Average income of both applicants and recipients;*
- b. Race of applicants and recipients;*
- c. Gender of applicants and recipients;*
- d. Age of applicants and recipients; and,*
- e. Ward.*

**63. Please provide the eligibility criteria for the DC Mortgage Assistance Program.**

**Response:**

- Must be borrower’s primary residence and the residence must be located in the District of Columbia
- Must have been current as of the March 1<sup>st</sup> payment (prior to being affected by COVID-19)
- Must be able to document income affected due to COVID-19
- Borrower must be the borrower on the home loan, not just a member of the household
- Must show proof that the borrower is not eligible for forbearance or other types of relief offered through the servicer and/or Hardest Hit Funds

**64. Please describe any changes in practice or procedure related to actual or perceived conflicts of interest by Board members in FY 23 and FY 24, to date.**

**Response:**

There have been no changes in the practice or procedure. The Agency is still using its long-established process. See the process below:

Under current rules and protocol, if a Board Member or staff is faced with a potential conflict, the following steps must be taken:

1. The conflict must be specifically identified in the DCHFA public record;
2. The Board Member or staff must outline his or her relationship to the particular transaction and involved entity;
3. The Board Member or staff must state any benefit, advantage, or gain (financial or otherwise), direct or indirect, received from the transaction or entity;
4. Steps 1-3 are further facilitated because the Board has instituted a policy in which a Conflicts of Interest Report Form is included in the packages of information each board Member receives before Board meetings, and Board Members fill out and submit the Conflicts of Interest Report Form prior to participating in any discussion or decision related to matters scheduled to come before the Board at a Board meeting;
5. The Board Member or staff must refrain from participating in any deliberation or discussion (preliminary or final, at a public meeting or otherwise), authorization, vote, or implementation of any DCHFA transaction in which the Board Member has a conflict; and
6. The Board Member or staff must leave the room/teleconference in which any discussion or vote regarding the matter is to take place and not return until all discussion of the matter is finished.

***65. Please list projects sponsored by a member of the Board, their organizations, employees, and/or development partners in FY 23 and FY 24, to date.***

**Response:** Worthington Woods FY23

***66. Please list any projects considered by the Board in FY 23 and FY 24, to date, in which a member of the Board or staff member of the Board had a financial interest.***

**Response:**

Worthington Woods FY23

Northwest One Phase II FY23

***67. Please list projects where a staff member or member of the Board recused themselves in FY 23 and FY 24, to date.***

**Response:**

Faircliff FY23

Northwest One Phase II FY23

Worthington Woods FY23

Villages at Parklands FY23

Lisner Senior FY23