



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## HOPE Fair Housing Center | DuPage Housing Authority

### Down Payment Assistance Grant

#### Program Details

HOPE Fair Housing Center is partnering with DuPage Housing Authority (DHA) to support homeownership in DuPage by reinvesting settlement funds from recent civil rights litigation. Down payment assistance comes from HOPE's Inclusive Communities Fund. This program reinvests fair housing settlement funds to provide community relief for families or areas that have been destabilized by housing discrimination. The Inclusive Communities Fund empowers all individuals to access safe, sustainable housing of choice; creates inclusive, healthy, and well-resourced neighborhoods of opportunity; and addresses systemic barriers that limit equitable housing opportunities for everyone.

#### Assistance

The program offers participants \$20,000 of funding, split into:

- **\$15,000** down payment assistance (DPA)
- **\$5,000** of flexible funding to cover pre-purchase costs such as: sewer inspection, home inspection, and termite, radon, lead, or asbestos inspection. Flexible funds remaining at close may be used as mortgage payment assistance, subject to final discretion of HOPE and DHA. HOPE and DHA reserve the right to use funding reserves in a different manner and will discuss this process with successful applicants.

\*Layering funds from other DPA programs such as IHDA, DPP, DCEO, et al. is allowable

#### Eligible Applicants:

You are an eligible applicant if:

- You are purchasing a home in DuPage County, IL using monthly financial assistance through DuPage Housing Authority's (DHA) Housing Choice Voucher program. HOPE is not responsible for DHA housing choice voucher program and is not liable for



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

program payments. If you have questions about mortgage payments through the voucher program, please contact your case manager at DuPage Housing Authority.

- You have an executed purchase contract for a property in DuPage, IL

## Read on for a Step-by-Step Guide to Accessing a Down Payment Assistance Grant

### Getting Ready

**STEP 1:** Are you a DuPage Housing Authority (DHA) housing choice voucher holder interested in purchasing a home? Reach out to your DHA case manager for HOPE's Inclusive Communities Fund application materials or access the application on DuPage Housing Authority's website. Review the program requirements.

**NOTE:** *You will have to complete a Homebuying Education (HBE) Course to access funds under this grant, as detailed in **Step 6**. To make sure you are purchase-ready when the time comes, we recommend starting this process as early as possible.*

**STEP 2:** Find a lender.

You can use these grant funds to support a loan from any direct lender (e.g. a banking institution or credit union). HOPE and/or DuPage Housing Authority reserve the right to determine if a lender is valid for program approval. HOPE will work with your lender to ensure the funds will be accepted. In the event the lender refuses to accept the funds, HOPE will notify you as soon as time permits. HOPE is not responsible if your lender will not accept down payment assistance funds. You are encouraged to explore additional down payment assistance programs. Follow this link to learn more about Illinois Housing Development Authority (IHDA) programs that can be used in conjunction with HOPE's at: <https://www.ihdamortgage.org/lenders>. If you want to layer IHDA funds, please note that IHDA only works with certain participating lenders.

**STEP 3:** Obtain a mortgage pre-approval from a lender.



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## Shopping Begins

**STEP 4:** Establish a relationship with a real estate agent and begin exploring properties to purchase in DuPage.

**STEP 5:** Execute a purchase contract for a home in DuPage.

**STEP 6:** Complete Homebuyer Education Course (HBE). When you start this process is up to you, but we recommend beginning as soon as possible to ensure that you are buying-ready when you find a property. Homebuyer education is a requirement of participation in this program and must be completed before funds are reserved. Find a qualifying HBE program through one of the following options:

- Visit link to explore options: <https://www.fhlbc.com/community-investment/downpayment-plus-programs/dpp-homebuyer-education>
  - Option 1: HUD-Approved Housing Counseling Agency
  - Option 2: An Approved Online Provider
  - Option 3: Alternatives

**STEP 7:** Complete HOPE's Down Payment Assistance Application and email it to [sasha.mothershead@hopefair.org](mailto:sasha.mothershead@hopefair.org). All HOPE program disclosures, along with the "applicant documentation," **including a copy of the executed purchase contract**, must be received and signed in order to move forward with the process. If you need a copy of the program application, reach out to [sasha.mothershead@hopefair.org](mailto:sasha.mothershead@hopefair.org) or look online at DuPage Housing Authority's website.

**Awards will not be eligible for reservation until Step 7 is completed and a signed purchase contract has been received.**

## Award Reservation:

**STEP 8:** Your award has been reserved! Upon satisfactory completion of steps 1-7, HOPE will issue you a "Grant Award Reservation" letter that should be provided to both your lender and real estate agent. Because funding is limited, the Grant Award Reservation shall only be valid for 60 days. If the loan does not close in 60 days, renewal is subject to availability of grant funds.



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

**STEP 8:** HOPE has set aside \$5,000 in flexible funding to cover permitted pre-closing costs that may come up. If you would like to utilize flexible pre-closing funds to cover one of the following permitted costs, reach out to [sasha.mothershead@hopefair.org](mailto:sasha.mothershead@hopefair.org). You will need to fill out a brief form. Permitted costs include:

- Sewer inspection
- Home inspection
- Lead/asbestos inspections

### You're Ready to Purchase! (60 Days to Complete Steps 9 - 13)

**STEP 9:** You and your Lender will provide HOPE with outstanding required documentation, including preliminary closing documents (See "Document Requirement Checklist" for more information):

- Copy of loan estimate
- Copy of appraisal
- Initial closing disclosure
- Wire instructions for the settlement agent
- Closing instructions/Confirmation (incl. date, time, and location)

**STEP 10:** HOPE review of all documents to determine and confirm actual grant amount.

**STEP 11:** HOPE sends closing escrow instructions to the title company.

**STEP 12:** HOPE receives a signed copy of escrow instructions from the title company and wires funds.

**STEP 13:** The loan closes and you move into your new home!

### Post-Purchase

**STEP 14:** Following loan closing, you or your lender must provide the following documents to HOPE:

- Copy of final closing disclosure
- Copy of lender's note
- Copy of lender's recorded mortgage



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

**STEP 15:** HOPE will review how much of the flexible funds (\$5,000) were used pre-closing. Any remaining balance may be used to pay your mortgage for one month, or until funds are expended, subject to HOPE and DHA discretion.



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## HOPE Fair Housing Center | DuPage Housing Authority Inclusive Communities Fund Down Payment Assistance Application Coversheet

Before submitting your application, make sure it has all the following required forms:

- Applicant Information
- Household Information
- Property Information (including lender, real estate agent, and case manager contact details)
- Pre-approval from a direct lender (e.g. bank or credit union)
- Information Release (signed)
- Story and Photo Release (signed)
- Agreement/Authorization (signed)
- Required attachments
  - Copy of applicant's valid Photo ID (see below for examples of accepted IDs)
  - Uniform residential loan application (1003)
  - Executed purchase contract for a property in DuPage signed & dated by both buyer and seller. Must be received before funds are eligible to be reserved.
  - Homebuyer education course (HBE) completion certification. This must be received before funds are eligible to be reserved.

**Please send the completed application and other documents to** [sasha.mothershead@hopefair.org](mailto:sasha.mothershead@hopefair.org) with the subject line "DuPage Down Payment Assistance Application [Your Last Name]." To request a reasonable accommodation, contact Sasha Mothershead at the email address above or (630) 690-6500 ext. 116.



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

## HOPE Down Payment Assistance Grant Application

### Applicant Information

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

### Applicant Demographic Information

**Gender:**  Male  Female

**Ethnicity:**  Hispanic  Non-Hispanic

**Race:**  Asian  Black/African American  White

American Indian or Native Alaskan

Native Hawaiian or Other Pacific Islander

Other: \_\_\_\_\_

### Co-Applicant Information

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

### Co-Applicant Demographic Information

**Gender:**  Male  Female

**Ethnicity:**  Hispanic  Non-Hispanic

**Race:**  Asian  Black/African American  White

American Indian or Native Alaskan

Native Hawaiian or Other Pacific Islander

Other: \_\_\_\_\_

How did you hear about HOPE's grant program?



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

## Household Information

**Household Type:**  Single Adult  2+ Unrelated Adults  Married with Children  
 Married without Children  Single Female Head of Household  Single Male Head of Household  
 Other \_\_\_\_\_

**Do you need any special accommodations for language proficiency or disability?** \_\_\_\_\_

**Current Housing Situation:**  Homeowner  Renter  Other \_\_\_\_\_





HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## Purchase Property Information

Address: \_\_\_\_\_

Zip: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

### Lender Information

Lending Institution: \_\_\_\_\_

Loan Officer Name: \_\_\_\_\_

Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_

Email Address: \_\_\_\_\_

### Real Estate Agent Information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Zip: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

Phone #: \_\_\_\_\_ Fax #: \_\_\_\_\_

Email Address: \_\_\_\_\_

### Housing Authority Case Manager

Name: \_\_\_\_\_

Phone #: \_\_\_\_\_

Email Address: \_\_\_\_\_



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## Information Release Form

You hereby authorize and instruct the above named "Lender", "Real Estate Agent", and the DuPage Housing Authority (DHA), and/or their assigned agents to share information, data, and documentation with HOPE Fair Housing Center (HOPE) for the purpose of your qualifying for HOPE's Down Payment Assistance Program. This authorization extends to all documents listed on the HOPE Down Payment Assistance Application and Documentation Checklist, including but not limited to the Uniform Residential Loan Application, Loan Pre-Qualification, Executed Sales Contract, Appraisal Report, Verification of Good Standing and eligibility for continued assistance through the Housing Choice Voucher Program.

You hereby authorize and instruct the above named "Lender", "Real Estate Agent", and the DuPage Housing Authority (DHA), and/or their assigned agents to share information, data, and documentation with HOPE Fair Housing Center (HOPE) to verify any other information deemed necessary for satisfying HOPE's Down Payment Assistance Program's review of your application for assistance.

You hereby authorize HOPE Fair Housing Center to share information to the above named "Real Estate Agent", "Lender", and DuPage Housing Authority related to your application for HOPE's Down Payment Assistance. Information includes documents and information submitted in support of the application, and information and documentation regarding your approval status for HOPE's Down Payment Assistance Program.

You hereby authorize the release of your information to program monitoring organizations of HOPE Fair Housing Center (HOPE), including but not limited to, Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes.

Finally, you understand that you may revoke consent to these disclosures by notifying HOPE Fair Housing Center in writing.



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## Information Release Form: Signature Page

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Co-Applicant Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## Story and Photo Release Form

I grant HOPE Fair Housing Center (HOPE) permission to use my story and/or its likeness and any photographs in any and all of its publications, including Web site entries, without payment or any other consideration.

I understand and agree that these materials will become the property of HOPE and will not be returned. I irrevocably authorize HOPE to edit, alter, copy, exhibit, publish, distribute or not use my story if they so choose for purposes of publicizing the Inclusive Community Fund or for any other lawful purpose.

In addition, I waive the right to inspect or approve the finished product, including written or electronic copy, wherein my information appears.

Additionally, I understand that I will not receive any royalties or other compensation arising from or related to the use of the information. I hold harmless and release HOPE from all claims, demands, and causes of action which I, my heirs, representatives, executors, administrators, or any other persons acting on my behalf or on behalf of my estate have or may have by reason of this authorization.

**By signing below, you acknowledge that you have read, fully understand, and agree to the contents, meaning, and impact of this release.**

Applicant Printed Name: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Printed Name: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## Acknowledgement and Agreement

I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this form and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained on this form may result in being disqualified from participation in HOPE's Down Payment Assistance Grant Program. I/We agree to abide by the eligibility and program requirements set forth in connection with the down payment assistance grant program. I/We understand that submittal of an application is not a guarantee of funding.

Applicant Name: \_\_\_\_\_

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Name: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Required Attachments

In addition to the pages above, you must submit the following attachments to [sasha.mothershead@hopefair.org](mailto:sasha.mothershead@hopefair.org) to be eligible to receive an award reservation letter:

- Copy of applicant's valid Photo ID. Accepted options include:
  - Driver's license
  - Passport (US or foreign)
  - Government employee ID
  - U.S. permanent resident card
  - Enhanced tribal card
  - Certificate of naturalization
  - Certificate of citizenship
  - U.S. Military or military dependent ID
  
- Pre-approval letter from a participating lender
  
- Uniform residential loan application (1003)
  
- Executed purchase contract signed & dated by both buyer and seller. This must be received before funds are eligible to be reserved.
  
- Homebuyer education course (HBE) completion certification. This must be received before funds are reserved.

**Please send the completed application and other documents** to [sasha.mothershead@hopefair.org](mailto:sasha.mothershead@hopefair.org). To request a reasonable accommodation, contact Sasha Mothershead at the email address above or (630) 690-6500 ext. 116.



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

## HOPE Down Payment Assistance Grant Documentation Requirements Checklist

### **Documentation Required from Applicant at Application to be Eligible for Award Reservation:**

- Valid Photo ID. Includes:
  - Driver's license
  - Passport (US or foreign)
  - Government employee ID
  - U.S. permanent resident card
  - Enhanced tribal card
  - Certificate of naturalization
  - Certificate of citizenship
  - U.S. military or military dependent ID
- HOPE Application (signed)
  - Demographic information
  - Information release
  - Story & photo release
- Pre-approval letter from a qualified direct lending institution (e.g. a bank or credit union)
- Uniform residential loan application (1003)
- Executed purchase contract (signed & dated by both seller and buyer)
- Certificate of Homebuyer Education (HBE) Course Completion.
  - Option 1: HUD-Approved Housing Counseling Agency
  - Option 2: An Approved Online Provider
  - Option 3: Alternatives
  - For more information on Homebuyer Education (HBE) visit <https://www.fhlbc.com/community-investment/downpayment-plus-programs/dpp-homebuyer-education>



HOPE Fair Housing Center  
202 W. Willow Ave, Suite 203  
Wheaton, IL 60187

---

### **Pre-Closing Documentation Required from Applicant and/or Lender**

- Copy of loan estimate
- Copy of appraisal
- Initial closing disclosure
- Wire instructions for the settlement agent

### **Pre-Closing Documentation Required from Title Company/Closing Agent**

- Title commitment (signed escrow letter from title company)

### **Post-Closing Documentation Required from Title Company/Closing Agent**

- Copy of final closing disclosure
- Copy of lender's note
- Copy of lender's recorded mortgage