

District of Columbia Homebuyer Assistance Programs

Qualification Requirements as of October 1, 2025



First Time Homebuyer Qualifying Household Income

Persons in Household	Household Income Limits
1	\$206,640
2	\$236,160
3	\$265,680
4	\$295,020
5	\$318,780
6	\$342,360
7	\$365,940
8	\$389,520

Property Purchase Price
Shall not Exceed **\$777,000**

Benefits

- Reduced Recordation Rate of 0.725% (normally 1.1% or 1.45%) on eligible purchases.
- Applies to first time District homebuyers only

You May Qualify If:

- You've never owned a DC home that received the Homestead Deduction.
- You are a DC resident or plan to establish residency immediately after closing.
- Your household income is within the limits listed.
- Your purchase price is below the property price ceiling.

Additional Notes:

- Must submit the application at closing, not afterward.
- Only one application per deed.
- Income documentation from Form 1040 (most recent tax year) is required for every household member.
- Must attach Homestead Deduction confirmation.

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Lower Income/Shared Equity Qualifying Household Income

Persons in Household	Household Income Limits
1	\$89,760
2	\$102,540
3	\$115,380
4	\$128,160
5	\$138,420
6	\$148,680
7	\$158,940
8	\$169,200

Property Purchase Price
Shall not Exceed **\$576,000**

Economic Development Zones Lower Income Qualifying Household Income

Persons in Household	Household Income Limits
1	\$126,200
2	\$144,250
3	\$162,250
4	\$180,300
5	\$191,550
6	\$191,550
7	\$191,550
8	\$191,550

Property Purchase Price
Shall not Exceed **\$576,000**

Benefits

- Up to 5 years of full property tax exemption for qualifying buyers.
- Also waives DC recordation tax and gives you a credit towards closing costs in the amount of the DC transfer tax

You May Qualify If:

- You're purchasing your primary residence in DC.
- Your household income falls below the program limit.
- The purchase price is below the program's cap.
- You've never received this tax abatement before.

Additional Notes:

- Must apply within the same tax year (by Sept 30).
- Applies to homes, condos, co-ops, and shared-equity properties.
- Nonprofits and community land trusts may also qualify for exemptions if transferring to lower-income households.
- Documentation needed: settlement statement, sales contract, proof of income (W-2s, tax return, paystubs), and notarized affidavits if unemployed.