

-----Original Message-----

From: Brianne Nadeau [mailto:brianneknadeau@yahoo.com]

Sent: Monday, February 09, 2009 8:30 AM

To: kimhenderson@gwul.org

Cc: aubreysasscer@gwul.org; Jennifer Myers; Gregory B Kingsbury

Subject: Brianne Nadeau -- HPAP Application

Dear Ms. Henderson,

I spoke with Aubrey Sasscer on Friday and he indicated at that time that my application would be approved under the new guidelines at \$15,250 for down payment assistance and \$4,000 for closing costs. As you probably know from having reviewed my application, there is absolutely no way I'll be able to purchase the condo I have under contract at those amounts. I asked Aubrey if you would please consider reviewing my application again under the original guidelines, and I understand that's where we are now. I wanted to provide a brief review as you reconsider.

My application was first approved in May 2007 at \$34,500 for down payment assistance and \$7,000 for closing costs. Since that time my income has not changed at all. (1 year, 9 months ago)

I subsequently put down an earnest money deposit and received 2 mortgage estimates. I would never had done so, had I not believed on good faith that my original approval would be honored. (1 year, 5 months ago)

In May of 2008 I was told that my original application had been discarded due to the time that has lapsed, having been given no advance warning. I was told at that time by Stormi Crumpton that I would simply have to supply updated financial information and my application would be re-opened. (9 months ago)

That turned out to be a misunderstanding, and I subsequently submitted an entirely new application in October with exactly the same financial information as before, which reflected my current circumstances. (4 months ago)

In the processing of my second application, an error was made in calculating my income, and I was offered significantly less money. My lender at Bank of America, Greg Kingsbury, spoke with Aubrey at that time, and was assured that it would be corrected.

I then signed a ratified contract with the seller and locked in a mortgage rate with my lender and delivered all of this updated information to the Greater Washington Urban League (GWUL). At the time my lender had been in constant contact with Aubrey, and had worked out a debt-to-income ratio that everyone was comfortable with. (4 months ago)

Based on the experience of my Realtor and lender there was no indication I should have trouble being reapproved. The fact that I had a

prior approved application from from HPAP and that we had worked so closely with Aubrey to meet HPAP guidelines certainly led us to believe this.

When the freeze and budget cuts occurred I had still not heard about my application approval and could not get anyone to discuss it with me. My Realtor had a conversation with a staff person at GWUL who told her off the record that GWUL had been "sitting on" some of the applications, knowing that the budget cuts were coming. (2 months ago)

In order to ensure that there were no obstacles to my approval I attended the required home-purchasing training and received my certificate. (2 months ago)

Since that time I, my Realtor and my lender have repeatedly tried to follow up to gain more information about the status of my application, to no avail. It was not until I arrived at GWUL in person 2 weeks ago that I was ultimately able to speak to Aubrey -- on the phone. On Friday I spoke with you and Aubrey about my application and then ultimately heard from Aubrey in the afternoon with the news of my applicaton being approved under the new guidelines.

Based on all that is outlined above I believe that my application should have been grandfathered into the original guidelines. And I trust that you understand that I would not have waited what will amount to almost 2 years in the end to purchase this property had I not believed on good faith that my original approval would be honored by HPAP. I have sacrificed a great deal by serving on the ANC, only one example being my ability to purchase a home anywhere I wish. This condo is the only home in my entire district that I can afford to purchase, and I cannot do that without funding from HPAP at the prior guidelines. I understand that nobody is entitled to HPAP funds, and I do not take for granted that I should receive them. But I would never have ventured down this long and arduous path had I not believed I would eventually be approved for funding at a level that would allow me to purchase the home I had put under contract.

I think you have the power to make this right, and the reputation of fairness and compassion that precedes you leads me to believe you will consider everything I have written as you make the final decision. If there is someone else I need to talk to I am glad to do so. I am always available to you by phone at 202-494-5736.

I also want you to know that the information Aubrey provided me on Friday upset me greatly and I took the opportunity to consult my attorney who has advised me that it would be appropriate to send you this e-mail, and is willing to work with me if we are not able to resolve this through the regular application process. I am unaware of any formal appeal process at this time, so for now I will simply send this e-mail.

Thank you for your time and consideration.

Brianne Nadeau

Brianne Kruger Nadeau
Commissioner, ANC 1B05
Chairperson, ANC1B
<http://www.BrianneKNadeau.com>

From: Brianne Nadeau [mailto:brianneknadeau@yahoo.com]
Sent: Monday, February 09, 2009 8:42 AM
To: Jim Graham; vgray@dccouncil.us
Cc: JConstantino@DCCOUNCIL.US; Wilson Reynolds; Jennifer Myers;
Gregory B Kingsbury
Subject: Fw: Brianne Nadeau -- HPAP Application

Councilmembers,

In November you heard from me about my HPAP application, which had been in progress for a year and a half at that time. I learned on Friday that my application had been approved under the new funding guidelines rather than having been grandfathered in under the old funding guidelines -- a difference of \$19,000 in down payment assistance and \$3,000 in closing cost assistance. Unfortunately this will mean that after waiting since May of 2007 to own a home in my SMD, I will not be able to do so.

Below you will find my appeal to the Greater Washington Urban League. It outlines clearly the kind of incompetence and negligence that is taking place in the administration of HPAP. I have consulted an attorney, but do not wish to pursue that avenue. I am hoping we can resolve this issue with a little common sense.

I am asking today as your constituent if there is anything you can do here to make this right. I am grateful to you for your assistance.

Thank you,

Brianne

Brianne Kruger Nadeau
Commissioner, ANC 1B05
<http://www.BrianneKNadeau.com>

-----Original Message-----

From: Jim Graham [mailto:Jim@grahamwone.com]

Sent: Monday, February 09, 2009 9:13 AM

To: Brianne Nadeau; vgray@dccouncil.us; kimhenderson@gwul.org;
leila.edmonds@dc.gov

Cc: JConstantino@DCCOUNCIL.US; Wilson Reynolds; Jennifer Myers;

Gregory B Kingsbury

Subject: RE: Brianne Nadeau -- HPAP Application

Kim Henderson, First, let me express my strong support for Ms. Nadeau's appeal here. Please do all you can.

Second, please advise me where the additional funding expected in Jan 09, for this program, now stands. I am also including DHCD Dir Edmunds for her response.

Bests CM Jim Graham

I typically answer emails before 9 AM on weekdays. If you email me after that, it is likely that you will hear from me the next weekday. If there is a need to communicate prior to that, you may wish to call me. For most effective communication, please use my direct email address:
jim@grahamwone.com

Jim Graham, Councilmember, Ward One, 1350 Pa. Ave., NW, #105,
Washington, DC 20004. 202-724-8181; 202-724-8109 (fax).

Chairman, Committee on Public Works and the Environment (including alcohol regulation). Main Committee Number: 202-724-8195. 1350 Pa. Ave., NW, #116, Washington, DC 20004.

Voting member, Board of Directors, WMATA/Metro.

Website: www.grahamwone.com

From: Kim Henderson [mailto:kimhenderson@gwul.org]
Sent: Monday, February 09, 2009 10:39 AM
To: leila.edmonds@dc.gov; vgray@dccouncil.us; Brianne Nadeau; Jim Graham
Cc: Janice Smith; Maudine Cooper; Gregory B Kingsbury; Jennifer Myers; Wilson Reynolds; JConstantino@DCCOUNCIL.US
Subject: RE: Brianne Nadeau -- HPAP Application

Councilmember Graham, we will be discussing Ms. Nadeau today with DHCD program managers. I am hopeful about her situation. I think it is most appropriate that Ms. Edmonds answers the funding issues.

We did decline her contract twice. With the approved FHA first mortgage we now have that was submitted after November 14th, we would be uncomfortable approving the contract. We have asked her to get her lender to modify the loan terms. We will discuss her case with DHCD to see if we can honor her under the old guidelines.

As for the statement, "we are sitting on applications" knowing the budget cuts are coming. This statement is not true. We have complied with the DHCD directive to stop processing applications until the recent lifting of the freeze.

We do understand this has been confusing and distressful. Again, I will be talking with DHCD today on this matter.

Kimberly T. Henderson
Director of Housing and Community Development
Greater Washington Urban League
2901 14th Street NW, Wash, DC 20009
(202) 265-8200 x242

(202) 557-5877 cell
(202) 265-8929 fax
Assistant: Carla Freeman x228

Empowering Communities. Changing Lives.

From: Jim Graham
Sent: Monday, February 09, 2009 10:25 AM
To: Kim Henderson; leila.edmonds@dc.gov; vgray@dccouncil.us; Brianne Nadeau
Cc: Janice Smith; Maudine Cooper; Gregory B Kingsbury; Jennifer Myers; Wilson Reynolds; JConstantino@DCCOUNCIL.US
Subject: RE: Brianne Nadeau -- HPAP Application

Thanks so much for this consideration and action. Bests

I typically answer emails before 9 AM on weekdays. If you email me after that, it is likely that you will hear from me the next weekday. If there is a need to communicate prior to that, you may wish to call me. For most effective communication, please use my direct email address:
jim@grahamwone.com

Jim Graham, Councilmember, Ward One, 1350 Pa. Ave., NW, #105, Washington, DC 20004. 202-724-8181; 202-724-8109 (fax).

Chairman, Committee on Public Works and the Environment (including alcohol regulation). Main Committee Number: 202-724-8195. 1350 Pa. Ave., NW, #116, Washington, DC 20004.

Voting member, Board of Directors, WMATA/Metro.

Website: www.grahamwone.com

From: Aubrey Sasscer <aubreysasscer@gwul.org>
To: Brianne Nadeau <brianneknadeau@yahoo.com>;
kimhenderson@gwul.org
Cc: Jennifer Myers <Jennifer@JenniferMyers.com>; Gregory B Kingsbury
<gregory.b.kingsbury@bankofamerica.com>
Sent: Monday, February 9, 2009 5:34:02 PM
Subject: RE: Brianne Nadeau -- HPAP Application

Good afternoon to all,

We have good news to share. We will be able to honor the old NOE assistance amount. Gregory you need to place her in a fixed rate product please and keep the ratios in line. Please make the revisions and email them to me.

We are sorry for the delay in the decision process, but I believe it was well worth the wait.

Best Regards,

Aubrey Sasscer

From: Brianne Nadeau [mailto:brianneknadeau@yahoo.com]
Sent: Monday, February 09, 2009 5:22 PM
To: Aubrey Sasscer; kimhenderson@gwul.org
Cc: Jennifer Myers; Gregory B Kingsbury; Jim Graham; Wilson Reynolds
Subject: Re: Brianne Nadeau -- HPAP Application

Thank you ALL. This is such wonderful news. I appreciate all of your efforts on my behalf. They will not soon be forgotten.

Brianne Kruger Nadeau
Commissioner, ANC 1B05
<http://www.BrianneKNadeau.com>