

This page is located on the U.S. Department of Housing and Urban Development's Homes and Communities Web site at <http://www.hud.gov/offices/hsg/sfh/reo/goodn/ond.cfm>.



Officer Next Door

The U.S. Department of Housing and Urban Development (HUD) wants to make American communities stronger and to build a safer nation. Public safety improves when police officers live in a neighborhood. The Officer Next Door (OND) program helps make this goal a reality by encouraging these valuable professional public servants to become homeowners in revitalization areas.*

Who Can Participate?

You must be a full-time, sworn law enforcement officer who is "employed full-time by a Federal, state, county or municipal government; or a public or private college or university." You must be "sworn to uphold, and make arrests for violations of, Federal, state, county, or municipal law." Your employer must certify that you are a full-time police officer with the general power of arrest. You don't have to be a first-time homebuyer to participate. However, you cannot own any other home at the time you close on your OND home. You must agree to live in the HUD home as your only residence for three years after you move into it.

How do I participate?

OND property is listed and sold exclusively over the Internet. Properties are single family homes located in Revitalization Areas. Properties available through the program are marked with a special Officer Next Door button. Bids are awarded once each week. Your bid must be the amount of the list price. You may submit your bid directly or utilize the services of a real estate broker. Winning bids are randomly selected by computer. The winning bid is posted each week on the website where you made your bid.

You may also buy a home from a government agency or a nonprofit organization that bought the home from HUD. When an agency or nonprofit buys the house, HUD expects the full discount to be passed on to you.

In all cases, HUD requires that you sign a second mortgage and note for the discount amount. No interest or payments are required on this "silent second" provided that you fulfill the three-year occupancy requirement.

What Are the Benefits for the Officer?

The selected bidder may purchase the property at a 50 percent discount from the list price. For example, if a HUD home is listed for \$100,000, an officer can buy it for \$50,000. To make a HUD home even more affordable, you may apply for an FHA-insured mortgage with a downpayment of only \$100 and you may finance all closing costs.

If the home you want to purchase needs repairs, you may use FHA's 203(k) mortgage program. This program allows you to finance both the purchase of the home and the cost of needed repairs. You have the benefit of one loan for both costs and one monthly payment.

Discuss these financing options with your lender.

Because homes sold through the OND program are located in Revitalization Areas there may be additional assistance from state or local government sources. Local or state governments want to encourage families and businesses to move into Revitalization Area neighborhoods. Contact your state government housing office or local municipal government and request information on assistance for homebuyers.

I already purchased a home under the OND Program. Where can I get information about my second mortgage?

Information is available on the Good Neighbor Next Door Loan Servicing page.

Where can I get additional information?

Please contact an OND/TND/FND program coordinator at your local HUD Homeownership Center or call (800) 569-4287. Regulations for the Officer Next Door Sales Program (but not contact information) may be found starting at 24 CFR 291.500 and Housing Notice 04-23.

Comments and Questions

Content updated December 9, 2005

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