

CITY OF MOBILE Community & Housing Development

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Program Funded By: U.S. Department of Housing & Urban Development









DOWN PAYMENT ASSISTANCE PROGRAM

What is Down Payment Assistance (DPA)?

• Funding that helps families and individuals realize their dream of homeownership.

Who is Eligible?

- U.S. Citizens or legal aliens with a valid Green Card
- First time home-buyers, who meet the income requirements and intend to occupy the home as their primary residence.

How Much Assistance is Provided?

• Up to \$10,000 for Down Payment and Eligible Closing Costs <u>OR</u> Up to \$15,000 for a formerly BLIGHTED Property

What Type of Home Can Be Purchased? Located Within Mobile City Limits

- Single Family Home
- Condominium
- Modular Homes
 Duplex

How Do I Get Started?

Legal Services Alabama

Register and attend a pre-purchase counseling and homebuyer training class. We partner with two (2) local agencies who offer this course. HUD requires borrowers for this assistance attend at least 8 hours of approved counseling. Call to make an appointment with any of our partners:

Consumer Credit Counseling Services of Mobile

251.602.0011 251.433.6560 (Ext. 3424)

2022 HOME Sales Price

Existing Home: \$171,000 • New Construction: \$251,000

HUD INCOME LIMITS (Effective June 15, 2022)								
Family Size	1	2	3	4	5	6	7	8
HH Income Less Than	\$36,600	\$41,800	\$47,050	\$52,250	\$56,450	\$60,650	\$64,800	\$69,000