



DOWN PAYMENT ASSISTANCE PROGRAM

Become a homeowner in Mobile!

What is Down Payment Assistance (DPA)?

Down Payment Assistance is 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 **OR**
- Up to \$15,000 for a formerly blighted property.

How do I get started?

Participants must register and attend a pre-purchase counseling and home buyer training class. The City of Mobile partners with two local agencies who offer the training class. HUD requires borrowers to attend at least 8 hours of approved counseling. Please call to make any appointment:

- Consumer Credit Counseling Services of Mobile | **251-602-0011**
- Legal Services Alabama | **251-433-6560 ext. 3424**

2022 Average Home Sales Price

- Existing Homes: \$171,000
- New Construction: \$251,000

HUD Income Limits

Effective 7/15/22

| Family Size | Household Income Less Than |
|-------------|----------------------------|
| 1 | \$36,600 |
| 2 | \$41,800 |
| 3 | \$47,050 |
| 4 | \$25,250 |
| 5 | \$26,450 |
| 6 | \$60,650 |
| 7 | \$64,800 |
| 8 | \$69,000 |

PROGRAM FUNDED BY:



Community & Housing Development Department

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