



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. HUD requires a five-year residency for those using the DPA program.

How much assistance is provided?

- Up to \$15,000 for down payment and eligible closing costs.

What type of home can be purchased?

- Singular family home, condominium, modular homes, or duplex
- Must be within Mobile city limits

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 an appointment:

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

2024 Average Home Sales Price

- Existing Homes: \$193,000
- New Construction: \$274,000

HUD Income Limits

Effective 6/1/24

| Family Size | Household Income Less Than |
|-------------|----------------------------|
| 1 | \$42,600 |
| 2 | \$48,650 |
| 3 | \$54,750 |
| 4 | \$60,800 |
| 5 | \$65,700 |
| 6 | \$70,550 |
| 7 | \$75,400 |
| 8 | \$80,300 |

PROGRAM FUNDED BY:



Community & Housing Development Department

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