

Up to \$30,000 down payment assistance

A homebuyer will be eligible for HAP if the applicant/household is a homebuyer who will occupy the property as his/her principal residence during the affordability period. The homebuyer must be low-to-moderate income, defined for purposes of this program as having a gross annual income that does not exceed 80% of the City median income adjusted for family size, demonstrate the ability to obtain a mortgage loan and sustain ownership over the period of affordability.

Household Size	Maximum Income
1 person	\$34,150
2 persons	\$39,050
3 persons	\$43,900
4 persons	\$48,800
5 persons	\$52,700
6 persons	\$56,600
7 persons	\$60,500
8 persons	\$64,400



**\$500 down payment
and
\$950 total
monthly payment**

Similar to any normal mortgage loan, Homebuyers must meet the credit and underwriting criteria established by the participating ALP providing the loan. Based on guidelines, Homebuyers must also meet the HCDD's requirements to qualify under this program.

- * Income Determination
- * Household Size
- * Completion of Homebuyer Education Seminar
- * Loan Approval



For more information ...

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