

Company Name	Phone	Address	City	State	URL	Approval Date	Downpayment Assistance Program	DAP Type	Program Name	DAP Terms	Loan Type	Program Requirements
Community Housing Resources of Arizona	602-631-9780	4020 North 20th Street	Phoenix	AZ	http://communityhousingresources.org/	2/8/2017	Community Housing of Arizona	Community 2nd	WISH	\$0, 0%, forgiven after 5 years	FHA, VA, Conventional	Housing ratio cannot exceed 35%
Phoenix Housing Department	602-262-6011	251 W Washington Street	Phoenix	AZ	https://www.phoenix.gov/housing/buying-affordable-	1/24/2017	Phoenix Housing Department	Community 2nd	Open Doors	0%, \$0 deferred for 15 yrs	FHA Only	33/43 DTI. Must meet income, inspection and property eligibility requirements.
Palmdale Housing Authority	661-267-5126	38250 Sierra Highway	Palmdale	CA	http://www.cityofpalmdale.org/Residents/Neighborho	3/29/2018	NSP	Community 2nd	HAP	\$0, 0% deferred and forgiven after 15 years, 30% ,ax housing ratio	FHA/VA/Conv entional	No post funding requirements
Lompoc, City of	805-875-8041	100 Civic Center Plaza	Lompoc	CA	https://staged01.visioninternet.net/services/commu	8/27/2018	Lompoc Homebuyers Assistance Program	Community Second	LHAP	30 year defered payment	FHA, VA, Conventional	2.5% borrower own funds, 120% median income, 38%/45% max ratios
Hanford, City of	559-585-2580	317 North Douty	Hanford	CA	http://www.ci.hanford.ca.us/depts/cd/housing_secti	5/19/2017	Home Sweet Home	Community 2nd	First Time Home Buyer	\$0, 2% simple, 30 year term	FHA, Conventional	Up \$75000, Max DTI 33/41. Mus6t meet income requirements
Colorado Housing Assitance Corporation	303-572-9445	670 Santa Fe Drive	Denver	CO	http://www.chaconline.org/contact/	2/17/2017	CHAC	Community 2nd	Downpayment Assistance Program	Loan amounts, rates, terms and fees vary depending upon the geographic location of the property being purchased and the program/funding available.	FHA Only	35%-45% ratios, 150% payment shock , 80% AMI and FTHB
DC Department of Housing and Community Development	202-442-7200	800MartinLutherKingJr.Ave.SE	Washington	DC	https://dhcd.dc.gov/	1/24/2017	DC Department of Housing and Community Development	Community 2nd	HPAP & EAHP	40 yr loan, payments deferred for 5 years	FHA/VA/Conv entional	Must meet incomce and program requirements. DTI based on retal history
New Castle County Department of Community Services	302-395-5600	Gilliam Building	New Castle	DE	https://www.nccde.org/housing	11/28/2019	Down Payment Settlement (DPS) Program	Community Second	1st Time Homebuyer	8 years @ 3% simple interest	FHA, VA, Conventional	1st time home buyer, home inspection and counselling required, 80% of the median income
Pasco County Housing Authority	727-834-3445	5640 Main Street	New Port Richey	FL	http://www.pascocountyfl.net/index.aspx?NID=575	3/29/2018	SHIP	Community 2nd	NSP	30 year 2nd. Zero Interest payment required	FHA	Income limits must be met, housing counselling required,
Tampa Bay Housing and Community Development	813-274-8211	306 East Jackson Street	Tampa	FL	https://www.tampagov.net/housing-and-community-dev	11/9/2017	Mortgage Assistance Program	Community 2nd		\$0, 0%, 5yr term,	HA, VA and Conventional	Income calculated based on HOUSEHOLD income, not just the loan applicant. Household income must be below 120% Area Median Income (AMI). Debt ratios of 31/45%. Minimum Credit Score of 640. Maximum purchase price is \$226,926.00. Total of \$2000 investment from the borrower with a minimum of \$1000 from borrower's own verifiable funds. The additional \$1000 may include POC's (appraisal, inspections, etc.)
Tampa Bay Community Development Corporation	727-442-7075	2139 N. E. COACHMAN ROAD	Clearwater	FL		8/16/2017	TAMPA, BAY COM DEV CORP	Community 2nd			FHA	
Hernando County Housing Authority	352-754-4160	1661 Blaise Drive	Brooksville	FL	http://www.co.hernando.fl.us/housing/ship-program	4/6/2017	SHIP	Community 2nd	Downpayment Assistance	30 year 2nd. No payment required	FHA, VA, Conventional	Income limits must be met, housing counselling required,
Lauderhill, City of	954-739-0100	5581 W. Oakland Park Blvd	Lauderhill	FL	https://www.lauderhill-fl.gov/departments/finance-	4/17/2018	HOME	Community 2nd	Purchasing Assistance Program	\$0, 0% forgiven in 10 years	FHA & Conventional	Maximum \$20,000, HB Education, 3% minimum contribution.
Fort Lauderdale, City of	954-828-4513	914 Sistrunk Boulevard	Fort Lauderdale	FL	https://www.fortlauderdale.gov/departments/city-ma	4/10/2019	HOME	Community 2nd	Purchasing Assistance Program	\$0, 0% forgiven in 15 years	FHA & Conventional	NDM to review the Termite and home inspection. Housing workshop and counselling required.
Osceola County Human Services	407-742-8400	330 N. Beaumont Avenue	Kissimmee	FL	http://housing.osceola.org	2/28/2019	Purchase Assistance/Down Payment Assistance	Community 2nd	SHIP	15 year 2nd. Zero Interest payment required	FHA, VA & Conventional	35/41 max ratios, Income limits must be met, housing counselling required,
Miami Dade Economic Advocacy Trust	305-375-5661	Stephen B Clark Center	Miami	FL	http://www.miamidade.gov/economicadvocacytrust/con	1/24/2017	Miami-Dade Economic Advocacy Trust	Community 2nd	HAP	10yr 0 interest, forgiven	FHA only	1st time home buyer, 140% AMI cap, 1% down
Lee County Department of Human and Veteran Services	239-533-7938	2440 Thompson Street	Fort Myers	FL	http://www.leegov.com/DPA	10/19/2018	Lee County Down Payment Assistance	Community 2nd	Home	\$0, 0% deferred and forgiven after 15 years	FHA/VA/Conv entional	No post funding requirements, 30/43 max ratios, no cash back, refer to HOME info sheet
Lakeland Community Redevelopment Agency	863-834-8484	228 S. Massachusetts Ave	Lakeland	FL	https://www.lakelandcra.net/	4/17/2018	Homeowners down payment assistance program	Grant		No payment, must O/O for 5 years or with be purchased by the CRA	FHA & Conventional	Maximum 20% or \$20,000,
Deerfield Beach Family Empowerment	954-425-8449	533 South Dixie Highway	Deerfield Beach	FL	https://www.deerfield-beach.com/1509/Programs	6/12/2018	Home Buyer Purchase Assistance Program	Community 2nd	Ship	Up to 15 year 2nd. No payment required	FHA, VA, Conventional	Income limits must be met, housing counselling required,
Lee County Department of Human and Veteran Services	239-533-7938	2440 Thompson Street	Fort Myers	FL	http://www.leegov.com/DPA	10/19/2018	Lee County Down Payment Assistance	Community 2nd	SHIP	\$0, 0% deferred and forgiven after 15 years	FHA/VA/Conv entional	No post funding requirements, 30/41 max ratios, no cash back, refer to SHIP info sheet
Lakeland, City of	863-682-1025	4200 South Florida Ave.	Lakeland	FL	keystonechallenge.org	2/3/2017	Keystone Challenge Fund	Community Second	GAP / SHIP	0%, \$0, forgiven in 15 years	FHA Only	33/45 max DTI, NO YSP allowed. See manual for details on reservations and certifications

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Orange County Housing and Community	407-836-5150	525 East South Street,	Orlando	FL	http://www.orangecountyfl.net/NeighborsHousing/Hom	5/8/2017	Home Buyer Program	Community 2nd	First Time Home Buyer	\$0, 0%, Forgiven in 10 years	FHA, VA, Conventional	640 FICO minimum, must meet income limits, \$200,000 max sales price, 1st time homebuyers, housing counselling required, \$1000 or 1.75% minimum investment, upto \$30,000
Lee County Housing Services	239-275-5105	2411 Hunter Street	Fort Myers	FL	http://www.nsp.leegov.com	1/27/2017	Lee County Neighborhood Stabilization Program	Community 2nd	NSP	\$0, 0% deferred and forgiven after 15 years	FHA/VA/Conventional	No post funding requirements
Miami Dade Housing Finance Authority	305-594-2518 246	7855 NW 12th St	Miami	FL	http://www.miamidade.gov	1/27/2017	Miami-Dade Housing Finance Authority	Grant	Southern Anchor Rent to Save	Gift, no repayment required	FHA/VA/Conventional	No post funding requirements
Santa Rosa County	850-981-7076	6051 Old Bagdad Highway	Milton	FL	http://www.santarosa.fl.gov/resident-services/inde	1/20/2017	Santa Rosa County Affordable Housing	Community 2nd	SHIP	5 year silent 2nd. No pmt required, forgiven in 5 years	FHA/VA/Conventional	30% max housing DTI, 120% income limit, housing counseling required, no gifts. \$7500 max assistance - Lender Paid Comp only
Pensacola Housing Office	850-981-7076	420 W Chase Street	Pensacola	FL	www.cityofpensacola.com	1/24/2017	Escambia County / City of Pensacola	Community 2nd	SHIP	0% \$0, forgiven after 5 years	FHA/VA/Conventional	
Seminole County Community Services Department	305-375-5661	5341 W Lake Mary Blvd	Sanford	FL	http://www.seminolecountyfl.gov/departments-servic	1/20/2017	Seminole County Community Services Department	Community 2nd	SHIP Program	Based on assistance amount	FHA Only	Forgiven after the affordability period
Keystone Challenge Fund	863-682-1025	4200 South Florida Ave.	Lakeland	FL	keystonechallenge.org	2/3/2017	Keystone Challenge Fund	Community Second	GAP / SHIP	0%, \$0, forgiven in 15 years	FHA Only	33/45 max DTI, NO YSP allowed. See manual for details on reservations and certifications
City of Daytona Beach	386-671-8400	City Hall	Daytona Beach	FL	http://www.codb.us/index.aspx?NID=199	12/11/2018	Affordable Home Ownership	Community 2nd	City of Daytona Beach	Up to \$50,000, no payments, due upon sales or rental of the property	Conventional, FHA	Be income eligible according to the current established HUD section eight program income limits. Purchase a home within the city limits of Daytona Beach. Contribute at least \$500.00 of their funds toward purchase of the home. Complete a first-time homebuyer homeownership education class, , Successfully complete credit counseling , Occupy and keep the home as their primary residence
St. Petersburg, City of	727-893-7247	P.O. Box 2842	St Petersburg	FL	http://www.stpete.org/housing/home_buyer_loans/	//	Home Ownership Assistance	Community 2nd	HOA, NSP & SHIP	0%, 0\$, forgiven in 20 years	FHA, VA, Conventional	Must meet median income requirements as per the specific program that is being used.
Hernando County Health & Human Services	352-540-4338	20 North Main Street, Room 161	Brooksville	FL	http://www.hernandodownpayment.com	4/6/2017	SHIP	Community 2nd	Downpayment Assistance	30 year 2nd. No payment required	FHA, VA, Conventional	Income limits must be met, housing counselling required,
Boynton Beach, City of	561-752-0303	2191 N. Seacrest Blvd.	Boynton Beach	FL	https://www.boynton-beach.org/planning-building/ho	4/12/2019	Down Payment and Closing Cost Purchase Assistance Program	Community Second	SHIP	0%, \$0, forgiven in 15 years	Conventional & FHA	33/45 max DTI, NO YSP allowed. See manual for details on reservations and certifications
Marathon Planning Department	305-743-0033	9805 Overseas Highway	Marathon	FL	http://www.ci.marathon.fl.us/government/planning/	2/27/2017	City of Marathon First Time Homebuyers Program	Community 2nd		\$0, 0%, forgiven in 30 years	FHA, VA Conventional	No restrictions
Gwinnett County	678-518-6008	One Justice Square	Lawrenceville	GA		2/13/2017	Gwinnett County	Community 2nd	Homestretch DPA	0%, \$0, forgiven in 5 yrs.	FHA, VA, Conventional	43% max DTI, Housing authority approval letter and inspection certification is required.
Federal Home Loan Bank of Atlanta	404-888-8416	1475 Peachtree St., N.E.	Atlanta	GA	http://corp.fhlbatl.com	3/29/2019	Federal Home Loan Bank of Atlanta	Community 2nd	Homestretch DPA	0%, \$0, forgiven in 5 yrs.	FHA, VA, Conventional	This is serviced and originated by the Bank of the James. NDM doe not administer the funds or approve the borrower DAP eligibility
Chicago Neighborhood Housing Services	708-794-6660	1920 W. 174th Street	East Hazel Crest	IL		12/13/2017	.DCEO South Cook Homebuyer Program	Community 2nd	Illinois Disaster Recovery Program	\$0, 0%, Forgiven in 5 years	Conventional, FHA, VA	80% median income, 1% investment up to \$10,000
Kane County Office of Community Reinvestment	630-444-3027	719 Batavia Avenue	Geneva	IL	http://www.countyofkane.org/Pages/ocr/firstTimeHom	5/4/2017	Kane County First Time Homebuyer Program	Community 2nd	HOME	\$0, 0%, defered until home is sold or is no longer occupied	FHA	Up to \$10,000. Requires inspection, education and must meet income limits
Joliet, Neighborhood Services Division	815-722-0722 217	Will County Center for Community Concerns	Joliet	IL	http://www.cityofjoliet.info/departments/community	5/2/2017	Joliet Down Payment Assistance Program.	Community 2nd	HOME	\$0, 0%, forgiven in 5-15 years depending on amount	FHA, VA, Conventional	\$2,500 minimum investment from borrower's own funds. 45% max ratio, must meet income limits.
Indiana Housing & Community Development Authority	317-232-7777	30 South Meridian Street	Indianapolis	IN	http://www.in.gov/myihcda/contactus.htm	4/18/2018	IDA	Gift - Matching funds		Up to \$4,000 of matching funds	FHA, VA & Conventional	Must have earned income at least equal to the amount of his/her annual savings obligation; Is a member of a household with an annual household income that is less than 200% of the federal income poverty guidelines.Is an Indiana resident;
Covington	859-292-2160	20 West Pike Street	Covington	KY	www.covingtonky.gov	10/3/2017	Covington Homebuyer Assistance	Community 2nd		\$0, 0%, forgiven in 5 yrs	FHA	Borrower's gross annual household income must be at or below 80% of the Area Median Income (\$41,850 for a single person, \$59,750 for a 4 person household). Borrowers must attend a HUD approved homebuyer education course.All properties must be one to two units, owner-occupied or vacant, and meet minimum local housing standards.
City of Kenner Department of Community Development	504-468-7588	1801 Williams Blvd.	Kenner	LA	http://www.kenner.la.us/pages/section_2_107.asp	12/27/2018	City of Kenner's	Community 2nd	First Time Homebuyer's Assistance Program	Up to \$35,000, no payments, due upon sales or rental of the property	Approved for All	1st time home buyer training course, meet income limits, Max Sales Price \$180,000, SFR only, no rental or investment properties

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LCG Community Development Department	337-291-8433	705 W. University Avenue	Lafayette	LA	http://www.lafayettega.gov/CommunityDevelopment/Fe	4/4/2017	First Time Home Buyers Program	Community 2nd		15 yr Community 2nd, payment based on amount of assistance	FHA, VA, Conventional	Must meet income limits and attend housing counselling
Arundel Community Development Services, Inc	410-222-7600	2666 Riva Road, Suite 210	Annapolis	MD	www.acdsinc.org	2/1/2017	Arundel Mortgage Assistance Program	Community 2nd	MAP	\$0, 0%, deferred for 30 years	FHA Only	If your household income is equal to or less than the 120% Area Median Income (AMI) limit, you may qualify for this incentive. Homebuyer must earn their Homeownership Counseling Certificate from a City-approved counseling agency before writing a sales contract. The home must be the homebuyer's primary residence. Incentive may be used toward downpayment and closing costs. Incentive is a five-year forgivable loan (Your balance is forgiven by 20% each year, at the end of five years you no longer have a balance). The home may have up to 4 zoned residential units. Homebuyer may not own any other properties, including investment properties, at time of settlement. This incentive may be used in addition to other incentives. Incentive appears as a second lien on property until the balance is forgiven or repaid.
Gaithersburg Housing Services	301-258-6320	31 South Summit Avenue	Gaithersburg	MD	http://www.gaithersburgmd.gov/services/housing-ser	2/9/2017	Gaithersburg Homebuyer Assistance Loan Program	Community 2nd	GHALP	5 year silent 2nd. No pmt required, forgiven in 5 years	FHA, VA, Conventional	must meet income limits and borrower must attend counseling, NDM will not participate in the MPDU 1st program.
Maryland Department of Housing and Community Development	301-883-5300	9200 Basil Court	Largo	MD	http://www.princegeorgescountymd.gov/865	1/27/2017	Prince George's County Redevelopment Authority	Community 2nd	Pathway to Purchase	0% interest, payment deferred. Forgiven after 10 years	FHA/VA/Conventional	Max ratios of 33% / 45%. Lenders cert required to be completed
Baltimore City Office of Homeownership	410-396-3124	417 E. Fayette Street,	Baltimore	MD	http://www.vacantstoalue.org/Incentives.aspx#vhp	4/3/2017	Healthy Neighborhoods	Community 2nd	Neighborhood Stabilization Program	Forgiven in 5 years	FHA, VA, Conventions	\$1,000 borrower investment, loan amount cannot exceed \$417,000
Baltimore City Office of Homeownership	410-396-3124	417 E. Fayette Street,	Baltimore	MD	http://www.vacantstoalue.org/Incentives.aspx#vhp	4/3/2017	Baltimore Fairs and City Living	Community 2nd	Homeownership Assistance Program	Forgiven in 5 years	FHA, VA, Conventions	\$1,000 borrower investment, loan amount cannot exceed \$417,000
Baltimore City Office of Homeownership	410-396-3124	417 E. Fayette Street,	Baltimore	MD	http://www.vacantstoalue.org/Incentives.aspx#vhp	4/3/2017	Baltimore Fairs and City Living	Community 2nd	Vacants to Value Booster Program	Forgiven in 5 years	FHA, VA, Conventions	\$1,000 borrower investment, loan amount cannot exceed \$417,000
Baltimore City Office of Homeownership	410-396-3124	417 E. Fayette Street,	Baltimore	MD	http://www.vacantstoalue.org/Incentives.aspx#vhp	4/3/2017	Baltimore Fairs and City Living	Community 2nd	City Living Starts Here	Forgiven in 5 years	FHA, VA, Conventions	\$1,000 borrower investment, loan amount cannot exceed \$417,000
Baltimore City Office of Homeownership	410-396-3124	417 E. Fayette Street,	Baltimore	MD	http://www.vacantstoalue.org/Incentives.aspx#vhp	4/3/2017	Baltimore Fairs and City Living	Community 2nd	Employee Homeownership Program	Forgiven in 5 years	FHA, VA, Conventions	\$1,000 borrower investment, loan amount cannot exceed \$417,000
Baltimore City Office of Homeownership	410-396-3124	417 E. Fayette Street,	Baltimore	MD	http://www.vacantstoalue.org/Incentives.aspx#vhp	4/3/2017	Baltimore Fairs and City Living	Community 2nd	Buying Into Baltimore	Forgiven in 5 years	FHA, VA, Conventions	\$1,000 borrower investment, loan amount cannot exceed \$417,000
National Faith Homebuyers	313-255-9500	615 Griswold St.	Detroit	MI	www.nationalfaith.org	3/8/2018	National Faith Homebuyers	Community 2nd	Wayne County HOME	\$0, 0% forgiven in 5 years, 30% max housing ratio	FHA, Conventional	You must be a first time homebuyer
Minneapolis HOM Program	651-659-9336	250 S. 4th St., Suite 300	Minneapolis	MN	http://www.minneapolismn.gov/cped/housing/HOM	6/19/2017	Homeownership Opportunity Minneapolis	Community 2nd	HOM	0%, \$0, balance due sold or change in occupancy	FHA, Conventional	Home Stretch counseling, FHA 1st must meet income limit requirement of 115%
Billings, City of	406-657-3045	2825 3rd Avenue North	Billings	MT	https://ci.billings.mt.us/1661/Lenders-Realtors	9/5/2018	First Time Home Buyer Program	Community 2nd	HOME Investment Partnerships Program	\$0, 0%, forgiven in 10 yr	Conventional & FHA	Home buyer counselling
Goldsboro Planning & Community Development	919-580-4318	214 North Center Street	Goldsboro	NC	http://www.goldsboronc.gov/wp-content/uploads/home	10/31/2017	HOME BUYER ASSISTANCE	Community 2nd	Goldsboro HAP	5-15yrs, \$0, 0%	Conv, FHA, VA	32 / 42 max ratio, 80 median income
Middlesex County Division of Housing	732-745-3025	75 Bayard Street	New Brunswick	NJ	http://www.middlesexcountynj.gov	2/27/2018	American Dream	Community 2nd	HOME	\$5,000, No payments, forgiven in 5 years	FHA	1st time home buyer, housing counselling, must meet income limits, max purchase price of \$304,000
Franklin County	614-545-4894	3443 AGLER ROAD	Columbus	OH	https://www.homeportohio.org/get-help/downpayment/	2/9/2018	Franklin County DPA	Community 2nd	Homeport	\$0, 0%, forgiven in 6 years	Conventional, FHA & VA	31/43 ratios, 80% median income, housing counselling
Columbus	614-645-8530	50 West Gay Street, 3rd Floor	Columbus	OH		11/21/2017	American Dream Downpayment Initiative	Community 2nd	HOME	\$0, 0%, Forgiven in 5 years, up to 6% assistance	Conventional, FHA	\$500 down, Housing Counselling, 80% Median Income
Sandusky Department of Community Development	419-627-5891	222 Meigs Street	Sandusky	OH	http://www.ci.sandusky.oh.us/cms-assets/documents/	10/24/2017	Housing Development & Beautification	Grant	Downpayment Assistance	3 years occupancy required, no repayment terms	Conventional, FHA, VA	Assistance for approved acquisitions will be capped at the lesser of 3% of purchase price OR \$5,000. Purchase price cannot be in excess of \$350,000. Properties must contain three (3) or fewer units. Projects that involve the acquisition and occupancy of vacant, foreclosed or underutilized properties. Projects in which the applicant is a first time homebuyer. Projects in which the applicant is relocating from outside the City. Projects located in a designated Community Reinvestment Area (CRA). Projects located in Nationally Registered Historic District(s) or individually listed on the National Register,

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CountyCorp	937-853-1600	130 West Second Street	Dayton	OH	https://www.homeownershipdayton.org	9/22/2017	The HomeOwnership Center of Greater Dayton	Community Second	Mongomery County DAP	Zero Interest	FHA	31/42 ratios, borrower must meet the MRI from own funds before the DAP funds are received.
Catholic Charities Doicese of Youngstown	330-744-3320	319 W. Rayen Ave	Youngstown	OH	https://www.ccdoy.org/locations/catholic-charities	1/10/2019	CATHOLIC CHARITIES HOUSING OPPORTUNITIES	Grant	Homeownership Program		FHA	Household income at or below 65% of the median (approx. \$36,000 for family of four, varies by county), 1st time home buyer, counselling is required
Midwest City Grants Management Department	405-739-1221	100 N Midwest Boulevard	Midwest City	OK	https://midwestcityok.org/449/Grants-Management	1/24/2017	Midwest City	Community 2nd	Homebuyer Assistance Program	5 year silent 2nd. No pmt required, forgiven in 5 years	FHA/VA/Conventional	*No funds may be returned to the purchaser at closing, therefore any funds due to buyer at closing will be rolled into principal reduction. Eligible closing costs may include: loan application fee, loan origination fee, loan discount fee, credit report, appraisal, survey, prepaid deposits, settlement or closing fee, title charges, recording fees, pest inspection, property condition inspection. Costs such as loan processing fees, loan servicing fees, and /or underwriting fees must not exceed \$1,000 total. Program funds shall not be used for realtor's commission
Springfield, City of	541-736-1039	225 Fifth Street	Springfield	OR	http://www.springfield-or.gov/dpw/HousingPrograms	5/11/2018	Springfield Home Ownership Program	Community 2nd	SHOP	No payment until the home is sold or refinanced	Conventional, FHA and VA	Borrower must contribute 50% of the MRI
Grande Ronde Housing Department	503-879-2401	28450 Tyee Road	Grand Ronde	OR	www.grtha.org	3/1/2017	Down Payment Assistance Grant	Community 2nd	DPAG	\$0, 0% forgiven in 3-5 years depending on the grant size	FHA, VA, Conventional	30% / 41% max ratios
Portland, City of	503-823-2375	421 SW 6th Avenue	Portland	OR	https://www.portlandoregon.gov/phb/74634	5/11/2019	Downpayment Assistance Loans	Community 2nd		No payment until the home is sold or refinanced of the community second is used	Conventional, FHA and VA	Borrower must contribute \$500 of the MRI
Richland County Office of Community Development	803-576-2230	202 Hampton St	Columbia	SC	http://www.rcgov.us/Government/Departments/Communi	3/16/2018	RCHAP	Community 2nd	Richland County	\$0, 0%, forgiven in 5 years	FHA, VA, Conventional	Income restrictions, housing counselling purchase price restrictions, built after 1978
Community Works - South Carolina	864-235-6331	107 W. ANTRIM DR.	Greenville	SC	https://communityworkscarolina.org/	7/21/2017	Community Works	Community 2nd	Home Buyer Assistance	0%, \$0, forgiven in 5 years	FHA, VA, Conventional	Max front ratio of 30%, Be first time homebuyers (or not have owned a home in three years), Have a household income at or below 80% Area Median Income, Invest a minimum of \$500 into the home purchase, Attend a CommunityWorks orientation, Attend a homebuyer education workshop through Greenville County Human Relations Key Program,
The Housing Fund	615-780-7000	305 11th Ave South	Nashville	TN	http://www.thehousingfund.org	1/4/2019	The Housing Fund	Community Second		15 yr at 5-8% depending on the assistyance size	Conventional & FHA	Must meet program incom elimits, HB education required , 620 FICO over \$10k, 45% max total ratio
Montgomery County Community Development	281-292-4155	501 N. Thompson	Conroe	TX	http://www.mctx.org/departments/departments_a_-_c/	5/11/2018	Montgomery County Home Fund Program	Community 2nd	HOME	forgiven in 5 yrs	Conventional, FHA & VA	35/45 Max Ratio, HB Education, No cash back, Borrower must contribute \$500 min. Agency to review prior to release of funds. 1st time home buyer
Grand Prairie Texas Housing	972-237-8162	205 West Church	Grand Prairie	TX	https://gphns.org/dpa/	5/26/2017	Grand Prairie Housing	Grant	Buying Power Program	Gift, no repayment	FHA, VA, Conventional	Max purchase price of \$200,000, \$500 minimum investment, no cash to borrower, \$5,000 max grant, first time home buyer, must be low to moderate income
Dallas County Home Loan Counseling Center (UPCAP)	214-819-6060	2377 North Stemmons Freeway	Dallas	TX	http://www.dallascounty.org/department/hhs/homelo	2/9/2017	Dallas County Down Payment Assistance	Community Second	UPCAP - Upfront Cost Assistance Program	5 year silent 2nd. No pmt required, forgiven in 5 years	Conv, FHA, VA - Fixed Rate only	35/45 DTI, Min. contribution of the greater of 1% of PP or \$1000, Max Lender Fees cannot exceed \$2,500, FTHB only, Property must not be in a Flood Zone, Purchase price cannot exceed Lenders Appraised Value, Max Sales price \$183,000 for existing homes & \$228,000 for new Construction
City of Fort Worth	817-392-7395	200 Texas St.	Fort Worth	TX	http://fortworthtexas.gov/neighborhoods/hap/	1/4/2019	City of Fort Worth HAP	Community 2nd	Homebuyer's Assistance Program	5yr 0 interest, forgiven	Conventional & FHA	1st time home buyer, 140% AMI cap, 2% down, 30%/41% max ratio, Counselling required
Harris County Community Services Dept	713-578-2210	8410 Lantern Point Drive	Houston	TX	www.hrc.hctx.net/dap.htm	4/14/2017	Harris County, TX	Community 2nd	DAP	\$0, 0%, forgiven in 5-10 years	FHA	39/45 ratio limits, minimum investment, median income and property must meet DAP requirements
PenFed Foundation		P.O. Box 1432	Alexandria	VA	http://www.pentagonfoundation.org/site/PageServer?	2/9/2017	PenFed Foundation	Grant	Dream Makers	2 for 1 matching program, 97% max LTV	FHA, VA, Conventional	For active military, first time homebuyers
Lynchburg Community Action Group, Inc.	434-455-1601	915 Main St, 2nd floor #200	Lynchburg	VA	http://www.vhda.com/Pages/Home.aspx	7/12/2019	Lynchburg Community Action Group	Loan	DPA / VHDA Loan		FHA/VA/Conventional	
PenFed Foundation		P.O. Box 1432	Alexandria	VA	http://www.pentagonfoundation.org/site/PageServer?	2/9/2017	PenFed Foundation	Grant	Dream Makers	2 for 1 matching program, 97% max LTV	FHA, VA, Conventional	For active military, first time homebuyers