Company Name	Phone	Address	City	State	Zip	URL	Approval Date	Downpayment Assistance Program	DAP Type	Program Name	DAP Terms	Loan Type	Program Requirements
Franklin County	614-545-4894					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 counseling
PenFed Foundation		P.O. Box 1432	Alexandria	VA	22313	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
PenFed Foundation		P.O. Box 1432	Alexandria	VA	22313	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
Arundel Community Development Services, Inc	410-222-7600	2666 Riva Road, Suite 210	Annapolis	MD	21401	www.acdsinc.org	2/1/2017	Arunel 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 homebuyerâ€™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.
Baltimore City Office of Homeownership	410-396-3124	417 E. Fayette Street,	Baltimore	MD	21202	http://www.vacantstovalue.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	21202	http://www.vacantstovalue.org/Incentives.aspx#vhp	4/3/2017	Batlimore 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	21202	http://www.vacantstovalue.org/Incentives.aspx#vhp	4/3/2017	Batlimore 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
Baltimore City Office of Homeownership	410-396-3124	417 E. Fayette Street,	Baltimore	MD	21202	http://www.vacantstovalue.org/Incentives.aspx#vhp	4/3/2017	Batlimore 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	21202	http://www.vacantstovalue.org/Incentives.aspx#vhp	4/3/2017	Batlimore 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	21202	http://www.vacantstovalue.org/Incentives.aspx#vhp	4/3/2017	Batlimore 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
Hernando County Health & Human Services	352-540-4338	20 North Main Street, Room 161	Brooksville	FL	34601	http://www.hernandodownpayment.com	4/6/2017	SHIP	Community 2nd	Downpayment Assistance	30 year 2nd. No paymemt required	FHA, VA, Conventional	Income limits must be met, housing counselling required,
Hernando County Housing Authority	352-754-4160	1661 Blaise Drive	Brooksville	FL	34601	http://www.co.hernando.fl.us/housing/ship-program	4/6/2017	SHIP	Community 2nd	Downpayment Assistance	30 year 2nd. No paymemt required	FHA, VA, Conventional	Income limits must be met, housing counselling required,
Tampa Bay Community Development Corporation	727-442-7075	2139 N. E. COACHMAN ROAD	Clearwater	FL	33765		8/16/2017	TAMPA,BAY COM DEV CORP	Community 2nd	Downpayment Assistance	30 year 2nd. No paymemt required	FHA	
Richland County Office of Community Development	803-576-2230	202 Hampton St	Columbia	SC	29202	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
Columbus	614-645-8530	50 West Gay Street, 3rd Floor	Columbus	OH	43215		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
Covington	859-292-2160	20 West Pike Street	Covington	KY	41011	www.covingtonky.gov	10/3/2017	Covington Homebuyer Assistance	Community 2nd		$0, 0%, forgiven in 5 yrs	FHA	Borrowerâ€™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.
Dallas County Home Loan Counseling Center (UPCAP)	214-819-6060	2377 North Stemmons Freeway	Dallas	TX	75207-2710	http://www.dallascounty.org/department/hhs/homeloa	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
CountyCorp	937-853-1600	130 West Second Street	Dayton	OH	45402	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.
Colorado Housing Assitance Corporation	303-572-9445	670 Santa Fe Drive	Denver	CO	80204	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	FHA Only	35%-45% ratios, 150% payment shock , 80% AMI and FTHB
National Faith Homebuyers	313-255-9500	615 Griswold St.	Detroit	MI	48226	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
Chicago Neighborhood Housing Services	708-794-6660	1920 W. 174th Street	East Hazel Crest	IL	60429		12/13/2017	.DCEO South Cook Homebuyer Program	Community 2nd	Illinois â€œIKEâ€Disaster Recovery Program	$0, 0%, Forgiven in 5 years	Conventional, FHA, VA	80% median income, 1% investment up to $10,000
Lee County Housing Services	239-275-5105	2411 Hunter Street	Fort Myers	FL	33901	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
Gaithersburg Housing Services	301-258-6320	31 South Summit Avenue	Gaithersburg	MD	20877	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, Convetional	Must meet income limits and borrower must attend couseling, NDM will not participate in the MPDU 1st program.
Kane County Office of Community Reinvestment	630-444-3027	719 Batavia Avenue	Geneva	IL	60134	http://www.countyofkane.org/Pages/ocr/firstTimeHom	5/4/2017	Kane County First Time Hombuyer 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
Goldsboro Planning & Community Development	919-580-4318	214 North Center Street	Goldsboro	NC	27530	http://www.goldsboronc.gov/wp-content/uploads/home	10/31/2017	HOMEBUYER ASSISTANCE	Community 2nd	Goldsboro HAP	5-15yrs, $0, 0%	Conv, FHA, VA	32 / 42 max ratio, 80 median incom,e
Grand Prairie Texas Housing	972-237-8162	205 West Church	Grand Prairie	TX	75050	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
Grande Ronde Housing Department	503-879-2401	28450 Tyee Road	Grand Ronde	OR	97347	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
Community Works - South Carolina	864-235-6331	107 W. ANTRIM DR.	Greenville	SC	29607	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,
Hanford, City of	559-585-2580	317 North Douty	Hanford	CA	93230	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
Harris County Community Services Dept	713-578-2210	8410 Lantern Point Drive	Houston	TX	77054	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
HOUSTON HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT	832-394-6136	601 Sawyer Street	Houston	TX	77007	http://www.houstonhousing.org	4/14/2017	City of Houston	Community 2nd	HAP	$0, 0%, forgiven in 5-15 yrs	FHA Only	45% max debt ratio, %1,000 minimum investment. Must meet income, asset and price requirements.
Joliet, Neighborhood Services Division	815-722-0722 217	Will County Center for Community Concerns	Joliet	IL	60435	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.
LCG Community Development Department	337-291-8433	705 W. University Avenue	Lafayette	LA	70506	http://www.lafayettela.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
Keystone Challenge Fund	863-682-1025	4200 South Florida Ave.	Lakeland	FL	33813	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
Lakeland, City of	863-682-1025	4200 South Florida Ave.	Lakeland	FL	33813	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
Maryland Department of Housing and Community Development	301-883-5300	9200 Basil Court	Largo	MD	20774	http://www.princegeorgescountymd.gov/865	1/27/2017	Prince George's County Redevelopement Authority	Community 2nd	Pathway to Purchase	0% interest, payment deffered. Forgiven after 10 years	FHA/VA/Conventional	Max ratios of 33% / 45%. Lenders cert required to be completed
Gwinett County	678-518-6008	One Justice Square	Lawrenceville	GA	30046		2/13/2017	Gwinett 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.
Marathon Planning Department	305-743-0033	9805 Overseas Highway	Marathon	FL	33050	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
Miami Dade Economic Advocacy Trust	305-375-5661	Stephen B Clark Center	Miami	FL	33128	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
Miami Dade Housing Finance Authority	305-594-2518	7855 NW 12th St	Miami	FL	33126	http://www.miamidade.gov	1/27/2017	Miami-Dade Housing Finance Authprity	Grant	Southern Anchor Rent to Save	Gift. no repayment required	FHA/VA/Conventional	No post funding requirements
Midwest City Grants Management Department	405-739-1221	100 N Midwest Boulevard	Midwest City	OK	73110	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 realtorâ€™s commission
Santa Rosa County	850-981-7076	6051 Old Bagdad Highway	Milton	FL	32583	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
Minneapolis HOM Program	651-659-9336	250 S. 4th St., Suite 300	Minneapolis	MN	55415	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%
Middlesex County Division of Housing	732-745-3025	75 Bayard Street	New Brunswick	NJ	8901	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
Pasco County Housing Authority	727-834-3445	5640 Main Street	New Port Richey	FL	34652	http://www.pascocountyfl.net/index.aspx?NID=575	3/29/2018	SHIP	Community 2nd	NSP	30 year 2nd. Zero Interest paymemt required	FHA	Income limits must be met, housing counselling required,
Orange County Housing and Community	407-836-5150	525 East South Street,	Orlando	FL	32801	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 counsellling required, $1000 or 1.75% minimum investment, upto $30,000
Palmdale Housing Authority	661-267-5126	38250 Sierra Highway	Palmdale	CA	93550	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/Conventional	No post funding requirements
Pensacola Housing Office	850-981-7076	420 W Chase Street	Pensacola	FL	32501	www.cityofpensacola.com	1/24/2017	Escambia County / City of Pensacola	Community 2nd	SHIP	0% $0, forgiven after 5 years	FHA/VA/Conventional	
Community Housing Resources of Arizona	602-631-9780	4020 North 20th Street	Phoenix	AZ	85016	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	85003	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 eligibilty requirements.
Sandusky Department of Community Development	419-627-5891	222 Meigs Street	Sandusky	OH	44870	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 $350,000. Properties must contain three (3) or fewer units. Projects that involve the acquisition and occupancy of vacant, foreclosed or underutilized properties. Projects in which the applicant is a first time homebuyer. Projects in which the applicant is relocating from outside the City. Projects located in a designated Community Reinvestment Area (CRA). Projects located in Nationally Registered Historic District(s) or individually listed on the National Register,
Seminole County Community Services Department	305-375-5661	5341 W Lake Mary Blvd	Sanford	FL	32773	http://www.seminolecountyfl.gov/departments-servic	1/20/2017	Seminole County Community Services Department	Community 2nd	SHIP Program	Based on assistance amount	FHA Only	Forgiven after the affordability period
St. Petersburg, City of	727-893-7247	P.O. Box 2842	St Petersburg	FL	33731	http://www.stpete.org/housing/home_buyer_loans/	4/15/2017	Home Ownership Assistance	Community 2nd	HOA, NSP & SHIP	0%, 0$, forgiven in 20 years	FHA, VA, Conventional	Must meet median income requirements as per the specific program that is being used.
Tampa Bay Housing and Community Development	813-274-8211	306 East Jackson Street	Tampa	FL	33602	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 borrowerâ€™s own verifiable funds. The additional $1000 may include POCâ€™s (appraisal, inspections, etc.)
DC Department of Housing and Community Development	202-442-7200	800MartinLutherKingJr.Ave.SE	Washington	DC	20020	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/Conventional	Must meet incomce and program requirements. DTI based on retal history