Approved DAP/DPA

Company Name	Work Phone	Business Address1	Business City	Business State	Business Zip	Business Web URL	Program Name	DAP Program	DAP Type	DAP Terms	Product Types	Program Requirements for Downpayment Assistance Program
Arundel Community Development Services, Inc	410-222-7600	2666 Riva Road, Suite 210	Annapolis	MD	21401	www.acdsinc.org	Arunel Mortgage Assistance Program	MAP	Community 2nd	$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	Batlimore Fairs and City Living	Employee Homeownership Program	Community 2nd	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	Batlimore Fairs and City Living	City Living Starts Here	Community 2nd	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	Batlimore Fairs and City Living	Buying Into Baltimore	Community 2nd	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	Batlimore Fairs and City Living	Vacants to Value Booster Proaram	Community 2nd	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	Batlimore Fairs and City Living	Homeownership Assistance Program	Community 2nd	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	Healthy Neighborhoods	Neighborhood Stabilization Program	Community 2nd	Forgiven in 5 years	FHA, VA, Conventions	$1,000 borrower investment, loan amount cannot exceed $417,000
City of Covington	859-292-2160	20 West Pike Street	Covington	KY	41011	www.covingtonky.gov	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.
Colorado Housing Assitance Corporation	303-572-9445	670 Santa Fe Drive	Denver	CO	80204	http://www.chaconline.org/contact/	CHAC	Downpayment Assistance Program	Community 2nd	Loan amounts, rates, terms and fees vary depending upon the geographic location of the property being purchased and the proaram/funding available.	FHA Only	35%-45% ratios, 150% payment shock , 80% AMI and FTHB
Community Housing Resources of Arizona	602-631-9780	4020 North 20th Street	Phoenix	AZ	85016	http://communityhousingresources.ore/	Community Housing of Arizona	WISH	Community 2nd	$0, 0%. foreiven after 5 years	FHA. VA. Conventional	Housing ratio cannot exceed 35%
Community Works - South Carolina	864-235-6331	107 W. ANTRIM DR.	Greenville	SC	29607	https://communityworkscarolina.org/	Community Works	Home Buyer Assistance	Community 2nd	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,
CountyCorp	937-853-1600	130 West Second Street	Dayton	OH	45402	https://www.homeownershipdayton.org	The HomeOwnership Center of Greater Dayton	Mongomery County DAP	Community Second	Zero Interest	FHA	31/42 ratios, borrower must meet the MRI from own funds before the DAP funds are received.
Dallas County Home Loan Counseling Center (LIPCAP)	214-819-6060	2377 North Stemmons Freeway	Dallas	TX	75207-2710	http://www.dallascounty.org/department/hhs/homeloa	Dallas County Down Payment Assistance	LIPCAP - Upfront Cost Assistance Program	Community Second	5 year silent 2nd. No pmt required, forgiven in 5 years	Conv, FHA, VA - Fixed Rate only	31/45 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
DC Department of Housing and Community Development	202-442-7200	800MartinLutherKingJr.Ave.SE	Washington	DC	20020	https://dhcd.dc.gov/	DC Department of Housing and Community Development	HPAP & EAHP	Community 2nd	40 yr loan, payments deferred for 5 years	FHA/VA/Conventional	Must meet incomce and program requirements. DTI based on retal history
Gaithersburg Housing Services	301-258-6320	31 South Summit Avenue	Gaithersburg	MD	20877	http://www.gaithersburgmd.gov/services/housing-ser	Gaithersburg HomeBuyer Assistance Loan Program	GHALP	Community 2nd	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.
Grand Prairie Texas Housing	972-237-8162	205 West Church	Grand Prairie	TX	75050	https://gphns.org/dpa/	Grand Prairie Housing	Buying Power Program	Grant	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	Down Payment Assistance Grant	DPAG	Community 2nd	$0, 0% forgiven in 3-5 years depending on the grant size	FHA, VA, Conventional	30% / 41% max ratios
Gwinett County	678-518-6008	One Justice Square	Lawrenceville	GA	30046		Gwinett County	Homestretch DPA	Community 2nd	0%, $0, forgiven in 5 yrs.	FHA, VA, Conventional	43% max DTI, Housing authority approval letter and inspection certification is required.
Hanford, City of	559-585-2580	317 North Douty	Hanford	CA	93230	http://www.ci.hanford.ca.us/depts/cd/housing_secti	Home Sweet Home	First Time Home Buyer	Community 2nd	$0, 2% simple, 30 year term	FHA, Conventional	Up $75000, Max DTI 33/41. Mustd meet income requirements
Harris County Community Services Dept	713-578-2210	8410 Lantern Point Drive	Houston	TX	77054	www.hcs.hctx.net/dap.htm	Harris County, TX	DAP	Community 2nd	$0, 0%, forgiven in 5-10 years	FHA	33/45 ratio limits, minimum investment, median income and property must meet DAP requirements
Hernando County Housing Authority	352-754-4160	1661 Blaise Drive	Brooksville	FL	34601	http://www.co.hernando.fl.us/housing/ship-program	SHIP	Downpayment Assistance	Community 2nd	30 year 2nd. No paymemt required	FHA. VA. Conventional	Income limits must be met. housing counselling required.
Houston Housing and Community Development Department	832-394-6136	601 Sawyer Street	Houston	TX	77007	http://www.houstonhousing.org	City of Houston	HAP	Community 2nd	$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 x217	Will County Center for Community Concerns	Joliet	IL	60435	http://www.cityofjoliet.info/departments/community	Joliet Down Payment Assistance Program.	HOME	Community 2nd	$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.
Kane County Office of Community Reinvestment	630-444-3027	719 Batavia Avenue	Geneva	IL	60134	http://www.countyofkane.org/Pages/ocr/firstTimeHom	Kane County First Time Hombuyer Program	HOME	Community 2nd	$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
Keystone Challenge Fund	863-682-1025	4200 South Florida Ave.	Lakeland	FL	33813	keystonechallenge.org	Keystone Challenge Fund	GAP / SHIP	Community Second	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	Keystone Challenge Fund	GAP / SHIP	Community Second	0%, $0, forgiven in 15 years	FHA Only	33/45 max DTI, NO YSP allowed. See manual for details on reservations and certifications
LCG Community Development Department	337-291-8433	705 W. University Avenue	Lafayette	LA	70506	http://www.lafayettela.gov/CommunityDevelopment/Fe	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
Lee County Housing Services	239-275-5105	2411 Hunter Street	Fort Myers	FL	33901	http://www.nsp.leegov.com	Lee County Neighborhood Stabilization Program	NSP	Community 2nd	$0, 0% deferred and forgiven after 15 years	FHA/VA/Conventional	No post funding requirements
Marathon Planning Department	305-743-0033	9805 Overseas Highway	Marathon	FL	33050	http://www.ci.marathon.fl.us/government/planning/	City of Marathon First Time Homebuyers Program		Community 2nd	$0, 0%, forgiven in 30 years	FHA, VA Conventional	No restrictions
Maryland Department of Housing and Community Development	301-883-5300	9200 Basil Court	Largo	MD	20774	http://www.princegeorgescountymd.gov/865	Prince George's County Redevelopement Authority	Pathway to Purchase	Community 2nd	0% interest, payment deffered. Forgiven after 10 years	FHA/VA/Conventional	Max ratios of 33% / 45%. Lenders cert required to be completed
Miami Dade Economic Advocacy Trust	305-375-5661	Stephen B Clark Center	Miami	FL	33128	http://www.miamidade.gov/economicadvocacytrust/con	Miami-Dade Economic Advocacy Trust	HAP	Community 2nd	10yr 0 interest, forgiven	FHA only	1st time home buyer, 140% AMI cap, 1% down
Miami Dade Housing Finance Authority	305-594-2518 x246	7855 NW 12th St	Miami	FL	33126	http://www.miamidade.gov	Miami-Dade Housing Finance Authority	Southern Anchor Rent to Save	Grant	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	Midwest City	Homebuyer Assistance Program	Community 2nd	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
Minneapolis HOM Program	651-659-9336	250 S. 4th St., Suite 300	Minneapolis	MN	55415	http://www.minneapolismn.gov/cped/housing/HOM	Homeownership Opportunity Minneapolis	HOM	Community 2nd	0%, $0, balance due sold or change in occupancy	FHA, Conventional	Home Stretch counseling, FHA 1st must meet income limit requirement of 115%
Orange County Housing and Community	407-836-5150	525 East South Street,	Orlando	FL	32801	http://www.orangecountyfl.net/NeighborsHousing/Hom	Home Buyer Program	First Time Home Buyer	Community 2nd	$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
PenFed Foundation		P.O. Box 1432	Alexandria	VA	22313	http://www.pentagonfoundation.org/site/PageServer?	PenFed Foundation	Dream Makers	Grant	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?	PenFed Foundation	Dream Makers	Grant	2 for 1 matching program, 97% max LTV	FHA, VA, Conventional	For active military, first time homebuyers
Pensacola Housing Office	850-981-7076	420 W Chase Street	Pensacola	FL	32501	www.citvofpensacola.com	Escambia County / City of Pensacola	SHIP	Community 2nd	0% $0. foreiven after 5 years	FHA/VA/Conventional	
Phoenix Housing Department	602-262-6011	251 W Washington Street	Phoenix	AZ	85003	https://www.phoenix.gov/housine/buvine-affordable-	Phoenix Housing Department	Open Doors	Community 2nd	0%. $0 deferred for 15 yrs	FHA Only	33/43 DTI. Must meet income. inspection and propertv eliabilitv requirements.
Santa Rosa County	850-981-7076	6051 Old Bagdad Highway	Milton	FL	32583	http://www.santarosa.fl.gov/resident-services/inde	Santa Rosa County Affordable Housing	SHIP	Community 2nd	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
Seminole County Community Services Department	305-375-5661	5341 W Lake Mary Blvd	Sanford	FL	32773	http://www.seminolecountyfl.gov/departments-servic	Seminole County Community Services Department	SHIP Program	Community 2nd	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/	Home Ownership Assistance	HOA, NSP & SHIP	Community 2nd	0%, 05, forgiven in 20 years	FHA, VA, Conventional	Must meet median income requirements as per the specific program that is being used.