



Wayne County Down Payment Assistance for first time homebuyers!

**Applicants Must:**

- ◆ **BUY IN ONE OF THE FOLLOWING CITIES:** ALLEN PARK, BELLEVILLE, BROWNSTOWN, ECORSE, FLAT ROCK, GARDEN CITY, GIBRALTAR, GROSS ILE TWP., GROSSE POINTE, GROSSE POINTE FARMS, GROSSE POINTE PARK, GROSSE POINTE WOODS, HAMTRAMCK, HARPER WOODS, HIGHLAND PARK, HURON TWP., INKSTER, MELVINDALE, PLYMOUTH, RIVER ROUGE, ROCKWOOD, ROMULUS, SOUTHGATE, SUMPTER TWP., NORTHVILLE, TRENTON, VAN BUREN TOWNSHIP, WAYNE, WOODHAVEN, WYANDOTTE.
- ◆ THE FOLLOWING CITIES ARE **EXCLUDED** FROM THE WAYNE COUNTY DPA PROGRAM: CANTON, DEARBORN, DEARBORN HEIGHTS, DETROIT, LINCOLN PARK, LIVONIA, REDFORD, TAYLOR AND WESTLAND.
- ◆ RECEIVE HOMEBUYER EDUCATION FROM A HUD APPROVED AGENCY
- ◆ HOUSEHOLD INCOMES AT OR BELOW 80% OF THE AREA MEDIAN INCOME →
- ◆ CANNOT OWN OR HAVE AN INTEREST IN ANY OTHER REAL ESTATE IN THE PAST 3 YEARS AT THE TIME OF PURCHASE
- ◆ MAXIMUM PURCHASE PRICE IS \$218,000
- ◆ MUST BE PRIMARY RESIDENCE & MUST OCCUPY THE HOME AS A PRINCIPAL RESIDENCE FOR 5 YEARS FOR 2ND MORTGAGE TO BE FORGIVEN
- ◆ ELIGIBLE FOR SINGLE-FAMILY & CONDO
- ◆ HOMEBUYER CANNOT HAVE MORE THAN \$20,000 IN LIQUID ASSETS
- ◆ MORTGAGE FINANCING IS REQUIRED FOR ALL TRANSACTIONS: LAND CONTRACT AND LEASE/PURCHASE FINANCING IS **NOT** ELIGIBLE
- ◆ FUNDING IS ON A FIRST COME FIRST SERVE BASIS. PLEASE CHECK ON AVAILABILITY PERIODICALLY

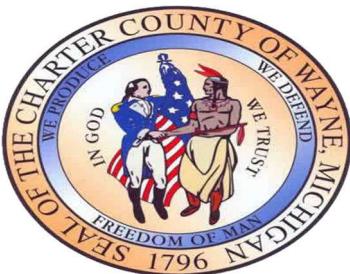
**2023 INCOME LIMITS**

- 1 PERSON HOUSEHOLD - \$53,050
- 2 PERSON HOUSEHOLD - \$60,600
- 3 PERSON HOUSEHOLD - \$68,200
- 4 PERSON HOUSEHOLD - \$75,750
- 5 PERSON HOUSEHOLD - \$81,850
- 6 PERSON HOUSEHOLD - \$87,900
- 7 PERSON HOUSEHOLD - \$93,950
- 8 PERSON HOUSEHOLD - \$100,000

**MAXIMUM DPA  
(Up To)  
\$13,999**

ELIGIBLE CLOSING COST SUCH AS: PRE-PAID TAXES, INTEREST, LENDER'S POINTS, APPLICATION PROCESSING FEES, CREDIT REPORT, TITLE INSURANCE, APPRAISAL, MORTGAGE SURVEY, COST ESTIMATES, SAFETY TESTING, PRIVATE MORTGAGE INSURANCE, LUMP SUM PROCESSING, FEES: LOAN, BROKER, RECORDING, LEGAL,

EXCLUDED CLOSING COST EXAMPLES (NOT INCLUSIVE): HOMEOWNER'S INSURANCE, REAL ESTATE COMMISSIONS.



**NATIONAL FAITH HOMEBUYERS**

32150 Dorsey Street, Ste 16  
Westland, MI 48186  
(313) 255-9500

[www.nationalfaith.org](http://www.nationalfaith.org)



Updated 5-16-2023