



City of Westland Down Payment Assistance for first time homebuyers!

**Applicants Must:**

- ◆ BUY IN THE CITY OF WESTLAND
- ◆ RECEIVE HOMEBUYER EDUCATION
- ◆ 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 \$219,000
- ◆ 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 \$25,000 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

**2025 INCOME LIMITS**

- 1 PERSON HOUSEHOLD - \$56,600
- 2 PERSON HOUSEHOLD - \$64,650
- 3 PERSON HOUSEHOLD - \$72,750
- 4 PERSON HOUSEHOLD - \$80,800
- 5 PERSON HOUSEHOLD - \$87,300
- 6 PERSON HOUSEHOLD - \$93,750
- 7 PERSON HOUSEHOLD - \$100,200
- 8 PERSON HOUSEHOLD - \$106,700

**MAXIMUM DPA  
(Up To)  
\$14,500**

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)

