



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.
- ◆ WAYNE COUNTY COMMUNITIES **NOT** LISTED ABOVE ARE NOT INCLUDED IN THE COUNTY PROGRAM. CHECK WITH YOUR COMMUNITY OF CHOICE FOR PROGRAM OPPORTUNITIES.
- ◆ 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 \$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 \$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

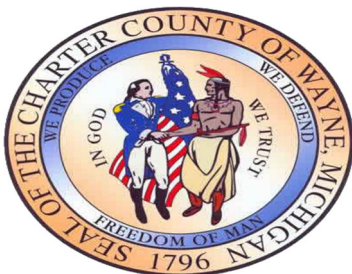
2026 INCOME LIMITS

- 1 PERSON HOUSEHOLD - \$58,700
- 2 PERSON HOUSEHOLD - \$67,100
- 3 PERSON HOUSEHOLD - \$75,500
- 4 PERSON HOUSEHOLD - \$83,850
- 5 PERSON HOUSEHOLD - \$90,600
- 6 PERSON HOUSEHOLD - \$97,300
- 7 PERSON HOUSEHOLD - \$104,000
- 8 PERSON HOUSEHOLD - \$110,700

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

ELIGIBLE CLOSING COSTS 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

