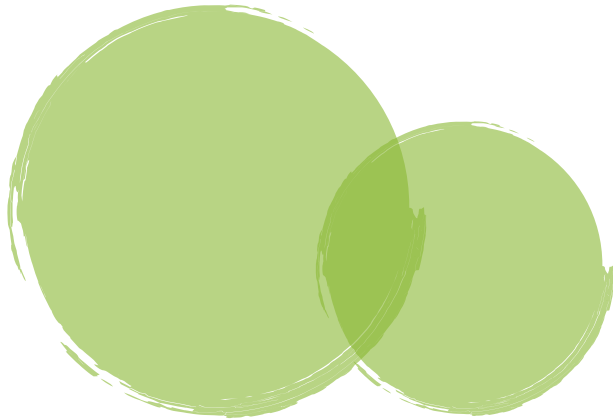


Downpayment Assistance Program

Federally Funded program through
the HUD HOME Investment
Partnership (HOME)

Designed to help future
homeowners with Downpayment
Assistance for first time
homebuyers.



Clayton County
Office of Grants Administration

GRANTS ADMINISTRATOR
LINDA BOSWELL, MBA

1671 Adamson Parkway Suite - 101

Morrow, GA 30260

Program: (770) 473-5914

Email: HUD@claytoncountyga.gov

Main: (770) 210-5208 Fax: (770) 210-5215

website: hud.claytoncountyga.gov

Operating Hours: Monday – Friday: 8am - 5pm



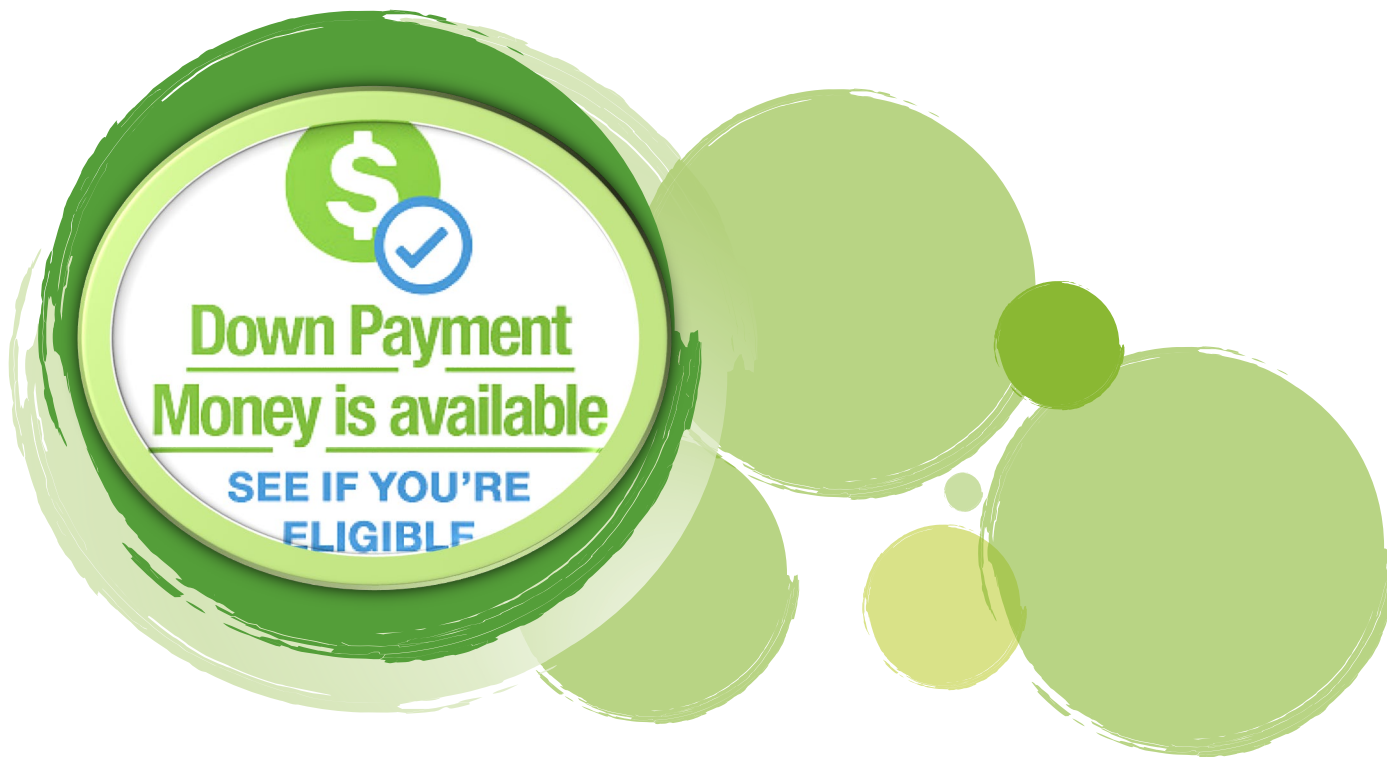
CLAYTON
COUNTY • GEORGIA
Cc: Clayton connected



**Dreaming of
Homeownership?**

Office of Grants Administration

Downpayment Assistance Program



How to Qualify

- First time home buyer or has not owned a home within the last 3 years
- Pre-qualify and work with a HUD Certified Lender
- Must meet HUD Income Limits of 80% the area median income or lower
- Attend a HUD APPROVED 8 Hour Home Buyer Education Class
- Eligible buyers can receive up to \$10,000 in assistance

How to Qualify

- Eligible Veterans/Spouses can receive up to \$15,000 in assistance
- Eligible Clayton County Employees can receive up to \$15,000 in assistance
- All eligible Georgia Law Enforcement, First Responders, Healthcare workers and in Education can receive up to \$15,000 in assistance
- Select a home to purchase in Clayton County
- Max Purchase price of \$270,000
- Fee Simple Ownership

How to Get Started

Meet the 80% AMI HUD income limit per household.

Select one of our HUD Preferred Lenders from our list

Take an 8hr. HUD approved homebuyer education class

Meet the approved lenders minimum credit score requirement to begin the pre-approval process

Select an existing or new construction single-family home within Clayton County, GA

Condos or Mobile Homes do not qualify for DPA

Select a home that does not exceed \$270,000

How to Qualify

- Interest free, soft second loan
- Buyer must occupy home for 5 or 10 years depending on the amount of funds received, after 5- or 10-years our loan amount is fully forgiven
- Condos or mobile homes are not eligible
- \$1,000 contribution from the buyer (can consist of earnest money, inspection, or appraisal)
- Select approved Closing Attorney
- No money will be received by buyer at closing