

1ST HOME DOWN PAYMENT ASSISTANCE (DPA) PROGRAM

The 1st HOME Down Payment Assistance (DPA) Program provides down payment and closing cost assistance to income-eligible first-time homebuyers* purchasing their first home in St. Louis County, the City of Florissant, Jefferson County, St. Charles County, or the City of O'Fallon. Assistance is in the form of 0% interest, 5-year forgivable loans. Homebuyers must complete homebuyer education and one-on-one counseling provided by one of the partnering housing counseling agencies listed below.

Purchasers in St. Charles County, City of O'Fallon and Florissant need not be first-time homebuyers.

Down Payment Assistance Per Household:

Please note the amounts listed are Up-To, which are based on the applicants income qualifications. Households are not guaranteed to receive the full assistance amount.

\$8,000	City of Florissant
\$7,000	Jefferson County
\$7,000	St. Louis County
\$10,000	St. Charles County
\$10,000	City of O'Fallon



Maximum Household Income Limits:

Please contact one of the Housing Counseling Agencies listed below for current DPA amounts and eligibility qualifications

* Maximum Household Income Limits are updated annually by the U.S. Department of Housing and Urban Development.

* Income eligibility for the DPA Program will be determined by the partnering housing counseling agency.

To get started, please contact one of the agencies below:

Better Family life

Darlene Henderson
314-367-3440
dhenderson@betterfamilylife.org

Beyond Housing

General Program Information:
314-376-5822
cjohnson@beyondhousing.org

To Start Your Application:
314-376-5854
bhlending@beyondhousing.org

The Housing Partnership

Amy Oliver
314-631-9905
Amy@thehousingpartnershipstl.org

To Start Your Application
Eileen Drayton
eileen@thpstl.org

