



# Down Payment Assistance Programs

## Overview:

Down payment assistance (DPA) can take a variety of forms: gift funds, grant money, secured loans (hereinafter referred to as Community Seconds) and unsecured loans. Down payment assistance programs are used to provide funds for down payment, closing costs and/or prepaids. Please review the Down Payment Assistance Programs for full details. The programs listed below have been reviewed and approved for use with a mortgage with A&D Mortgage, LLC.

Program must be from one of the following: Government Agency, verifiable nonprofit agency (501(c)3 letter required), or employer. Funds may only be used for down-payment and closing costs unless otherwise noted. No cash back to the borrower is allowed. All documents must be received at one time; otherwise, we will not be able to complete our review. Programs are eligible for 12 months at which time updated documents must be submitted unless program guidelines indicates an earlier closure date of funds. All programs are reviewed for compliance only. A & D Mortgage, LLC does not endorse, fund or underwrite any grant programs. Any lender participation required by the program would require the broker/correspondent's approval for participation.

Approved Down payment assistance programs have various expiration dates depending on the program stipulations. If the program will expire prior to the funding date, an updated Down Payment Assistance Submission Checklist must be submitted.

## Community Seconds:

Community Seconds transactions are financing for structuring affordable housing. Partnerships between lenders, non-profit organizations (other than credit unions), government entities and employers to aid qualified home buyers. Community Seconds may not be eligible behind a first lien with Mortgage Insurance. Refer to the Mortgage Insurance guidelines for additional information and possible overlays. Community Seconds are not eligible with an FHA 203(k) first lien product.

Unless otherwise noted in the comment section below, a Note and Mortgage/Deed of Trust will be filed as the security instruments. A government agency does not require the Community Second to be on a separate Closing Disclosure. However, if a Non-Profit agency charges anything other than credit counseling and recording fees, a separate Closing Disclosure is required. A copy of the lien documents and Closing Disclosure for the Community Second are required for the secondary lien in the closing package submitted to A&D Mortgage, LLC. Any Community Second with Shared Equity and Resale and/or Income restrictions are not eligible with a Fannie Mae first lien due to the requirement for FNMA Form 2200. Any Community Second with Shared Appreciation requires SFC 176 if paired with a FNMA first lien.

- For Refinances with existing Community Seconds, a copy of the Original Note and the Subordination Agreement is required for review.
- Please include the Borrower Name and Loan Number with your request.

## Gifts/ Grants:

A Gift or Grant program requires no lien or deferred payments. If the approval states a lien or retention agreement will be taken on the property (even if all payments are deferred) the program will require the documents to be reviewed under the Guidelines for Down Payment Assistance Programs. Fees must be reasonable, and program must provide a tangible benefit to the buyer. Funds provided may not be from any party that benefits monetarily from the transaction, nor may the grantor be reimbursed by anyone benefiting from the transaction (Seller, Realtor, Builder, Broker, etc.)

A completed Gift/Grant letter must be obtained prior to close. The letter must show the grantors name, the name of the recipient, subject property address, and the dollar amount of the gift/grant. or Individual Development Accounts (IDA) programs, the funds the borrower has saved is input as borrower own funds, the matching funds provided are the grant funds. No cash back is allowed when using gift/grant funds.

- Refer to the Down Payment Assistance Submission Checklist and Guidelines for Down Payment Assistance Programs for additional details.
- Submit all required documentation via email to [dpa@admortgage.com](mailto:dpa@admortgage.com)

## Available GSE Resources:

Freddie Mac DPA One:

<https://dpaone.freddiemac.com/>

Requires Registration

Fannie Mae DPA Tool:

<https://yourhome.fanniemae.com/calculators-tools/down-payment-assistance-tool>

## Approved Community Seconds Program

Arizona		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	City of Avondale First Time Homebuyer Program	No	Government	FNMA, FHLMC	86-6000233	\$40,000	623-932-3565	6/9/2027	Non Forgivable	Up to \$40,000 Non-Interest bearing; Non Amortizing Deferred loan: Shared Equity loan A shared equity loan is a "lump sum" loan in the form of down payment in exchange for a share of the property's future appreciation. The amount due on sale or transfer is the % of the assistance provided relative to the initial purchase price.
	<a href="https://www.cityofavondale.gov/housing-and-community-development">Housing and Community Development - City of Avondale</a>									
Eligible	City of Phoenix Open Doors	No	Government	FNMA, FHLMC	86-6000233	10% of Purchase Price	602-261-8727	6/9/2027	Based on Assistance Amount	Property in City of Phoenix Purchase Price below \$447,000 Forgivability based on affordability: 5 Year Affordability - less than \$14,999 - 25% starting in year 2 10 Year Affordability - \$15,000-\$40,000 - 20% starting in year 6 15 Year Affordability - +\$40,000 - 10% starting in year 6.
	<a href="https://www.phoenix.gov/administration/departments/housing/housing-options/homeownership-opportunities.html">https://www.phoenix.gov/administration/departments/housing/housing-options/homeownership-opportunities.html</a>									
California		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	Napa County Proximity Housing Homebuyer's Assistance	No	Government	FNMA, FHLMC	94-6000525	16.5% of Purchase Price*	707-253-4422	5/28/2027	Non Forgivable	Assistance is capped by median purchase price Property in Napa County within 20 miles of employer. Proximity Housing Share of Appreciation of 16.5% at sale, non-occupancy, or 55 Years
	<a href="https://www.napacounty.gov/520/Proximity-Housing-Homebuyers-Assistance-">https://www.napacounty.gov/520/Proximity-Housing-Homebuyers-Assistance-</a>									
Eligible	USC Faculty & Staff Housing Program	No	Employer	FNMA, FHLMC	95-1642394	Variable	213-740-7066	7/2/2026	Non Forgivable	At least 10% of purchase price must come from own personal funds. Primary and 1 Unit only. Must meet all employer requirements.
<a href="https://fpm.usc.edu/real-estate/faculty-staff-housing/usc-faculty-staff-housing-program/">https://fpm.usc.edu/real-estate/faculty-staff-housing/usc-faculty-staff-housing-program/</a>										
Florida		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	Broward County Hollywood Homebuyer Purchase Assistance	No	Government	FNMA, FHLMC, USDA, VA, FHA	59-6000338	\$50,000	954-357-4905	12/31/2026	15 Years	This is a GAP Funding between what the borrower can be approved for and the purchase price of the home. Max Sales Price: \$636,806 0% Interest, deferred payments. Forgiven after 15 years if owner occupied and no sale/transfer of title.
	<a href="https://www.broward.org/Housing">https://www.broward.org/Housing</a>									

## Approved Community Seconds Program

Florida cont.		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	City of Boca Raton SHIP <a href="https://www.myboca.us/396/SHIP-Purchase-Assistance-Programs">https://www.myboca.us/396/SHIP-Purchase-Assistance-Programs</a>	No	Government	FNMA, FHLMC, USDA,VA, FHA	59-6000279	\$190,000	561-393-7756	6/1/2026	20 Years	0% Interest, deferred payments. Forgiven after 20 years if owner occupied and no sale/transfer of title.
Eligible	City of St Petersburg - SHIP <a href="https://www.stpete.org/residents/grants_loans/purchase_assistance_program.php">https://www.stpete.org/residents/grants_loans/purchase_assistance_program.php</a>	No	Government	FNMA, FHLMC, USDA,VA, FHA	59-60000424	Up to \$75,000	727-892-5562	5/31/2027	10 Years (see comments)	Max Sales Price: \$481,176 Forgivability is dependent on property locations & Area Median Income Monthly Payments may be required.
Eligible	City of Westlake - Housing Assistance Purchase Program Yearly (HAPPY) <a href="https://www.westlakegov.com/community/page/housing-assistance-purchase-program">https://www.westlakegov.com/community/page/housing-assistance-purchase-program</a>	No	Government	FNMA, FHLMC, USDA,VA, FHA	81-3012323	Up to \$60,000	561-208-8784 x108	11/6/2026	122 Months	0% interest, deferred payments. Fully Forgiven after 122 months if owner occupied and no sale/transfer of title, otherwise decreasing percentage forgiven over time. Property only in City of Westlake
Eligible	Hallandale Beach Community Redevelopment Agency - First-Time Homebuyer Program <a href="https://cohbcra.org/wp-content/uploads/2025/09/FIRST-TIME-HOMEBUYER-PROGRAM.pdf">https://cohbcra.org/wp-content/uploads/2025/09/FIRST-TIME-HOMEBUYER-PROGRAM.pdf</a>	No	Government	FNMA, FHLMC, USDA,VA, FHA	90-0822985	Up to \$100,000	954-457-1315	3/27/2027	10 Years	0% Interest, deferred for 10 years. Fully forgiven if owner occupied and no sale/transfer of title. Subject Purchase Price cannot exceed \$327,750.
Eligible	MiamiDade (MDEAT) Homeownership Assistance Program (HAP) <a href="https://www.miamidade.gov/global/service.page?Mduid_service=ser1532378258174440">https://www.miamidade.gov/global/service.page?Mduid_service=ser1532378258174440</a>	No	Government	FNMA, FHLMC, VA, FHA	59-6000573	Up to \$28,000 or 10% of purchase price	305-375-5661	12/31/2026	20 Years	<b>MLO MUST REGISTER WITH MDEAT - AD is NOT a registered lender</b> Note & Mortgage Filed Closing Agents must be registered with Miami-Dade County Finance Dept. 2-4 Units are NOT acceptable
Eligible	Orange County Down Payment Assistance Program <a href="https://www.orangecountyfl.net/NeighborsHousing/HomebuyersDownPaymentAssistance.aspx">https://www.orangecountyfl.net/NeighborsHousing/HomebuyersDownPaymentAssistance.aspx</a>	No	Government	FNMA, FHLMC, USDA,VA, FHA	59-6000773	Up to \$166,920	407-836-5173	12/31/2026	15 Years	Subject Purchase Price Max: \$345,000 Property must be in Orange County 1-Unit Property (even in multi-unit property) No Manufactured Homes Max Assistance based on Income
Eligible	Palm Beach County - SHIP <a href="https://discover.pbc.gov/HED/Pages/SHIP---Purchase-Assistance-Program.aspx">https://discover.pbc.gov/HED/Pages/SHIP---Purchase-Assistance-Program.aspx</a>	No	Government	FNMA, FHLMC, USDA,VA, FHA	59-6000785	\$100,000	561-233-2066	10/10/2026	30 Years	0% interest, deferred payments. Forgiven after 30 years if owner occupied and no sale/transfer of title. Subject Purchase Price cannot exceed \$568,557

## Approved Community Seconds Program

Florida cont.		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	Volusia County Homebuyer Assistance Program <a href="https://www.volusia.org/services/community-services/community-assistance/housing/affordable-housing-programs/">https://www.volusia.org/services/community-services/community-assistance/housing/affordable-housing-programs/</a>	No	Government	FNMA, FHLMC, USDA,VA, FHA	59-6000885	up to \$75,000	386-736-5955	1/28/2027	15 Years	0% Interest, deferred for 15 years. Fully forgiven if owner occupied and no sale/transfer of title. Subject Purchase Price cannot exceed \$327,750.
	City of Lakeland Home Purchase Assistance  <a href="#">Homebuyers   City of Lakeland</a>	No	Government	FHA	59-6000354	up to \$40,000	863-834-3360	4/28/2027	10 Years	Income Based: 100% Income - up to \$40,000, the first \$25,000 will be a lien; remaining will be a grant for DPA or CCA. 101%-140% Income - \$25,000 as lien can be used as a DPA/CCA or combination of both. 0% Interest; No Monthly Payments. Fully forgiven after 10 years.
Eligible	Will County Land Use HOME Investment Partnership Program  <a href="https://wcccc.net/">https://wcccc.net/</a>	No	Government	FNMA, FHLMC, FHA and VA	36-3473739	\$25,000	815-774-3372	12/31/2026	See Comments*	Property in Will County, IL & select Municipalities.
	<b>Illinois</b>									
Eligible	Community Partners for Affordable Housing  <a href="https://www.cpahousing.org/home-buying/down-payment-assistance/">https://www.cpahousing.org/home-buying/down-payment-assistance/</a>	No	Government	FNMA, FHLMC, FHA and VA	36-3086133	5% up to \$13,999	847-263-7478	10/2/2026	5 Years & 60 days	Property in Lake County, IL Funds will be allocated as down payment or Buy down 1-Unit Property
	St. Clair County Home Buyer Assistance Program  <a href="#">St. Clair County Illinois &gt; Departments &gt; Intergovernmental Grants &gt; Community Development</a>	No	Government	FNMA, FHLMC, FHA and VA	37-6001924	\$5,000	618-825-3226	6/15/2027	5 Years	Maximum Assistance is \$5000. 0% Fixed Interest up to 5 years forgivable loan, subject to recapture.
<b>Minnesota</b>										
Eligible	Housing and Redevelopment Authority of the City of Saint Paul, Minnesota (HRA)  <a href="https://www.stpaul.gov/departments/planning-and-economic-development/housing/citywide-downpayment-assistance-program">https://www.stpaul.gov/departments/planning-and-economic-development/housing/citywide-downpayment-assistance-program</a>	No	Government	FNMA, FHLMC, FHA and VA	41-1599130	up to \$110,000	651-266-6673	11/6/2026	15 years	0% interest, deferred payments. Fully Forgiven after 122 months if owner occupied and no sale/transfer of title, otherwise decreasing percentage forgiven over time. Property only in City of Saint Paul One-to-two Unit Occupancy (including Indv'l condo, townhome/Co-Op)

## Approved Community Seconds Program

Minnesota cont.		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	St. Louis Park Down Payment Assistance Deferred Loan	No	Government	FNMA, FHLMC, FHA and VA	41-6005519	up to \$15,000	612-335-5884	12/2/2026	20 Years	*Additional funds available for St. Louis Park Employees and Renters Not to exceed 5% of Purchase Price Property only in City of St. Louis Park One-to-two Unit Occupancy (including Indv'l condo, townhome)
	<a href="https://www.mncee.org/st-louis-park-down-payment-assistance-deferred-loan">https://www.mncee.org/st-louis-park-down-payment-assistance-deferred-loan</a>									
Pennsylvania		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	Lackawanna Homebuyer Assistance Program	No	Government	FNMA, FHLMC, FHA and VA	23-2187741	\$7,500*	570-558-2490	4/3/2027	5 Years	Property in County of Lackawanna \$6,500 Downpayment Assistance \$1,000 Closing Cost Grant  Separate Note, Security Instrument, & Retention Agreement
	<a href="https://nwnepa.org/programs/hoc/homebuyer-assistance-programs.html">https://nwnepa.org/programs/hoc/homebuyer-assistance-programs.html</a>									
Eligible	Urban Redevelopment Authority of Pittsburgh - Housing Opportunity Fund (HOF)	No	Government	FNMA, FHLMC, FHA and VA	25-6003317	up to \$7,500	412-255-6694	3/27/2027	up to 10 years	Property in City of Pittsburgh. Depending on AMI percentage will determine the Max Assistance and Repayment Terms
	<a href="https://houstontx.gov/housing/hap.html">https://houstontx.gov/housing/hap.html</a>									
Texas		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	Harvey Homebuyer Assistance Program (HbAP 2.0)	No	Government	FNMA, FHLMC, FHA and VA	74-001164	up to \$125,000	832-394-6200	7/10/2026	up to 10 years	Zero Interest Forgivable loan. • 5 years up to \$50,000 • 8 Years for \$50,000.01 to \$75,000 • 10 Years for \$75,000.01 to \$125,000 Primary and 1 Unit only in City of Houston. Applicant must met all HbAP 2.0 guides including AMI limits.
	<a href="https://houstontx.gov/housing/hap.html">https://houstontx.gov/housing/hap.html</a>									



## Federal Home Loan Bank

### DO NOT CONTACT THESE COMPANIES

These DPAs are ONLY to be used by the listed Financial Institutions below. The Originating Broker/Correspondent must be a financial institution registered with their local FHLB in order to use these the FHLB assistance programs for their area.

FHLB	Approved Financial Institution	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments	
<b>IF USED WITH AN FHA PROGRAM, YOU MUST PROVIDE A STATEMENT FROM THE TITLE COMPANY TO THE UNDERWRITER REGARDING THE TREATMENT OF THE RETENTION AGREEMENT OR WHATEVER SECURITY INSTRUMENT IS RECORDED. DOES THIS CREATE A LIEN ON THE PROPERTY? IF A LIEN IS RECORDED, THE FUNDS ARE CONSIDERED SUBORDINATE FINANCING.</b>									
Eligible	FHLB Atlanta Implementation Plan - Affordable Housing Program (AFH)  <a href="https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/">https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/</a>	River Bank & Trust	FNMA, FHLMC, USDA, VA, FHA	56-6000442	See Comments	404-888-8325	12/31/2026	5 Years	\$15,000 - First Time Homebuyer \$20,000 - Community Partners  Owner Occupied 1-4 Unit  Separate Note, Security Instrument, & Retention Agreement
Eligible	FHLB Chicago - Downpayment Plus Program (DPP)  <a href="https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/">https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/</a>	First American Bank	FNMA, FHLMC, USDA, VA, FHA	36-6001019	\$10,000 or 25% of the 1st Mortgage, whichever is less	312-552-2669	2/24/2027	5 Years	Owner Occupied 1-2 Unit Property  Retention Agreement is recorded
Eligible	FHLB Dallas Homebuyer Equity Leverage Partnership Program (HELP)  <a href="https://www.fhlnb.com/community-programs/homeownership-and-homebuyer-programs/homebuyer-equity-leverage-partnership">https://www.fhlnb.com/community-programs/homeownership-and-homebuyer-programs/homebuyer-equity-leverage-partnership</a>	FHLB of Dallas	FNMA, FHLMC, USDA, VA, FHA	71-6013989	See Comments	800-362-2944	12/31/2025	5 Years	Lien is held by FHLB, not member bank. \$20,000 in Arkansas, Louisiana, Mississippi, outside of FHLB Dallas District \$25,000 in New Mexico & Texas
Eligible	FHLB Des Moines HomeStart  <a href="https://www.fhlnb.com/products-services/affordable-housing/homestart/">https://www.fhlnb.com/products-services/affordable-housing/homestart/</a>	Minnesota Lakes Bank	FNMA, FHLMC, USDA, VA, FHA	42-018330	See Comments	515-956-4343	12/31/2025	5 Years	HomeStart: \$15,000 Native American Homeownership Initiative: \$25,000 Deed Restriction is recorded as a 2nd lien on the subject property - funds must be treated as subordinate financing

FHLB cont.		Approved Financial Institution	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	FHLB Indianapolis Launch Down Payment Assistance Program <a href="http://www.fhlbi.com/Launch">www.fhlbi.com/Launch</a>	Community State Bank	FNMA, FHLMC, USDA,VA, FHA	35-0242150	\$20,000 or 20% of the Purchase Price, whichever is less	317-465-0368	12/31/2026	5 Years	Retention agreement is only document recorded
Eligible	FHLB San Francisco Workforce Initiative Subsidey of Homeownership (WISH) <a href="https://www.fhlbdm.com/products-services/affordable-housing/homestart/">https://www.fhlbdm.com/products-services/affordable-housing/homestart/</a>	Alliance Bank of Arizon, a division of Western Alliance Bank	FNMA, FHLMC	47-0887231	\$32,837	602-848.5691	6/9/2027	5 Years	Match up to \$4 for each \$1 contributed by the homebuyer  Separate Note, Security Instrument, & Retention Agreement

### FHLB Grant

Status	FHLB	Loan Type	State	EIN/FIN	Phone Number	Exp. Date	Max Gift Amount	Comments
IF USED WITH AN FHA PROGRAM, YOU MUST PROVIDE A STATEMENT FROM THE TITLE COMPANY TO THE UNDERWRITER REGARDING THE TREATMENT OF THE RETENTION AGREEMENT OR WHATEVER SECURITY INSTRUMENT IS RECORDED. DOES THIS CREATE A LIEN ON THE PROPERTY? IF A LIEN IS RECORDED, THE FUNDS ARE CONSIDERED SUBORDINATE FINANCING.								
Eligible	FHLB Atlanta Workforce Housing Plus+ - River Bank & Trust <a href="https://corp.fhbatl.com/services/affordable-housing-programs/voluntary-products/">https://corp.fhbatl.com/services/affordable-housing-programs/voluntary-products/</a>	Conv, VA, USDA, FHA	AL, DC, FL, GA, MD, NC, SC, VA	56-6000442	(404) 888-8325	46006	15000	



## Approved Gifts/Grants

Agency/Program	Loan Type	State	Ein/FIN	Phone Number	Exp. Date	Max Gift Amount	Comments
Chickasaw Nation Grant	Conv, VA, USDA, FHA	Nationwide	31-374986	(580) 421-8800	1/14/2027	\$5,000	Eligible for Chickasaw Citizens
Cook County Land Bank Authority <a href="https://cookcountylandbank.org/">https://cookcountylandbank.org/</a>	Conv, VA, USDA, FHA	Cook County, IL	36-6006541	(312)603-8015	5/12/2027	6% of purchase price, not to exceed \$20,000	Owner Occupied Purchase Only, FTHB. \$1000 Minimum Contribution. Recapture Agreement required.

Last Updated 05/12/2026