

Mobile County Down Payment Assistance Program

Homeownership Program for First-time Homebuyers

Up to \$10,000 in assistance is available to qualified individuals/households towards the purchase of a single family dwelling located within the designated Mobile County geographic area and whose income is 80% or less of the current median family income for Mobile County. The minimum amount of assistance provided is \$1,000.

The assistance is provided in the form of an interest free deferred loan forgiven over a period of five (5) years, provided the homebuyer maintains the home as their principle residence on a full-time basis. Failure to do so will require the amount of assistance to be repaid.

All participants must meet the program's income eligibility requirements and must be pre-approved by the lender of their choice **prior to** attending the homebuyer's training class. The training classes are free and are conducted by *Consumer Credit Counseling of Mobile*.

Primary Loan Expectations

The loan must be a "Qualified Mortgage" under the requirements of the Consumer Protection Financial Bureau (CFPB) outlined at 12 CFR 1026.43(e).

Lending products should be fully amortizing 30 yr. fixed rate loans. Except for loans from USDA which may be 33 yr. fully amortized fixed rate loans.



The Mobile County Commission
205 Government Street
Mobile, AL. 36644

www.mobilecountyal.gov

Income Eligibility

The chart below shows the 2019 HUD Adjusted Median Family Income (HAMFI) limits for Mobile County. (HUD publishes HAMFI information annually. When published, this new data will supersede the existing data)

**2019 income limits
(Revised annually)**

1 Person	\$33,950
2 Person	\$38,800
3 Person	\$43,650
4 Person	\$48,500
5 Person	\$52,400
6 Person	\$56,300
7 Person	\$60,150
8 Person	\$64,050

How Do I Apply

Person's interested in participating in the Down Payment Assistance Program should call the Mobile County Grants Department at (251) 574-5065

Who Can Apply?

First-time homebuyers

Those who have not owned a home in the past three (3) years.

Single parents who have become divorced within the past three (3) years.

Who Also:

Persons who are citizens of the United States or qualified aliens qualified to receive federal public benefits under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA)

Residency Requirements

Individuals or households are allowed to purchase a single family dwelling unit located within the following designated municipalities in the Mobile County geographic areas:

Bayou LaBatre, Chickasaw, Citronelle, Creola, Mount Vernon, Prichard, Saraland, Satsuma, Semmes and all unincorporated areas of Mobile County.

Homes located within the city limits of Mobile and Dauphin Island are **not eligible** for the program.

