

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.

Participants must meet the program's income eligibility requirements and must be pre-approved by the lender of their choice *prior to* attending either 1 of the 3 training class options. The training classes are free with the exception of the On-line training class that requires a refundable \$30.00 access fee. *Consumer Credit Counseling of Mobile conducts the classes.*



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
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www.mobilecountyal.gov



Income Eligibility

The chart below shows the 2023 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)

2023 income limits (Revised annually)

1 Person	\$38,750
2 Person	\$44,250
3 Person	\$49,800
4 Person	\$55,300
5 Person	\$59,750
6 Person	\$64,150
7 Person	\$68,600
8 Person	\$73,000

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.
- Persons who are citizens of the United States or qualified aliens eligible to receive federal public benefits under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA)
- Households purchasing 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	All unincorporated areas of Mobile County.

