

# MOBILE COUNTY DOWN PAYMENT ASSISTANCE PROGRAM



## Program Overview

Up to \$25,000 in assistance is available to qualified individuals/households towards the purchase of a single family dwelling located within the designated Mobile County area. Household income must be 80% or less of the current median family income for Mobile County. The minimum amount of assistance provided is \$1,000.

## Qualifications

### Income Requirements



#### 2025 HUD Income Limits (Revised Annually)

1 person	\$45,650
2 person	\$52,200
3 person	\$58,700
4 person	\$65,200
5 person	\$70,450
6 person	\$75,650
7 person	\$80,850
8 person	\$86,100

### Applicant Requirements



Must meet one of the following:

- 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 benefits under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (PRWORA).



## CONTACT US

251.574.5060

<https://www.mobilecountyal.gov/down-payment-assistance-program/>

### More Info...

#### Program Details

- Pre-approval by a qualified lender
- Interest-free deferred loan forgiven over a period of up to ten (10) years.
- Homebuyer must maintain home as their primary residence.
- Homebuyer Counseling

#### 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-year fixed-rate loans.
- USDA up to 33-year fixed rate loan.

#### Eligible Property Types

- Single-family dwelling unit located within Mobile County designated municipalities & unincorporated areas:
  - Bayou La Batre
  - Creola
  - Chickasaw
  - Mount Vernon
  - Citronelle
  - Prichard
  - Saraland
  - Semmes
  - Satsuma
- Property that is owner-occupied purchaser-occupied or vacant.

#### How to Apply

Individuals interested in participating in the Down Payment Assistance Program should call the Mobile County Grants Department at (251) 574 - 5060.