

MOBILE COUNTY HOMEOWNERSHIP DOWN PAYMENT ASSISTANCE PROGRAM

Accepting
applications
beginning
Aug. 4, 2025



Program Overview

Up to \$50,000 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	\$68,450
2 person	\$78,250
3 person	\$88,000
4 person	\$97,800
5 person	\$105,600
6 person	\$113,450
7 person	\$121,250
8 person	\$129,100



Applicant Requirements

Must meet all of the following:

- Resident of Mobile County at the time of Hurricane Sally & Zeta (Sept. 11-16, 2020, and Oct. 28-29, 2020).
- Must meet HUD income guidelines of 120% AMI.
- 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).

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 • Satsuma
 - Chickasaw • Semmes
 - Citronelle • Mount Vernon
 - Creola • Prichard
 - Saraland
- Property that is owner-occupied, purchaser-occupied, or vacant.
- Homes within the municipalities of the City of Mobile or the Town of Dauphin Island are not eligible.

How to Apply

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



CONTACT US

251.574.5065

<https://bit.ly/45AgENI>