

# MOBILE COUNTY HOMEOWNERSHIP DOWN PAYMENT ASSISTANCE PROGRAM

Updated  
Home Value  
Limits  
beginning  
April 1, 2026



## 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
  - Chickasaw
  - Citronelle
  - Creola
  - Saraland
  - Satsuma
  - Semmes
  - Mount Vernon
  - Prichard
- 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>