ANDP Down Payment Assistance

Affordable Housing Products for Low-Income Homebuyers From ANDP & FHLBank Atlanta

Atlanta Neighborhood Development Partnership (ANDP) is a leading advocate for the development and preservation of affordable housing in the greater metropolitan Atlanta region. ANDP provides new and newly renovated homes priced affordably for low- and moderate-income homebuyers.

The down payment assistance (DPA) programs listed on this page are limited to qualifying homebuyers with a household income at or below 80% of area median income (AMI), and those purchasing a home from ANDP, from one of its designated partners, or from the general marketplace.

Number Living in Household	80% of AMI Household Income Limit
1	$54,000
2	$61,700
3	$69,400
4	$77,100
5	$83,300
6	$89,450
7	$95,650
8	$101,800

*HUD Household Income Limits change on an annual basis, typically in April/May.

First-Time Homebuyer - Up to $12,500 - The First-time Homebuyer Product (FHP) provides up to $12,500 in funds for the down payments and closing costs of first-time homebuyers and anyone who has not owned a principal residence in the past three years.

Community Partners - $15,000 - Provides up to $15,000 in down-payment and closing-cost funding to current or retired employees of law enforcement, education, health care, fire stations and other first responders; veterans or active-duty members of the U.S. military or their surviving spouse; and COVID-related essential workers that are first-time homebuyers or non-first-time homebuyers.

HOME Program - Paired with DPA - Homes for sale that come paired with DPA. The amount of assistance provided varies by jurisdiction and is relative to the demonstrated need of the buyer. The qualifying homes are listed at www.andphomes.org

Note for the programs above:

-DPA programs listed above can be layered with other DPA programs offered by other organizations and agencies.

-DPA funds are forgiven as long as the homebuyer maintains the primary residence at the property for a minimum of five years.

-A 8-hour homebuyer education is required for these DPA programs. First-Time Homebuyer and Community Partners programs also require a 1-hour phone counseling session.

-Homebuyers must contribute a minimum of $1,000 in earnest money to the transaction.

Next steps: If you have a contract to purchase a home (from ANDP or any seller) and are interested in receiving down payment assistance, have your lender contact us at dpa@andpi.org.

Atlanta Neighborhood Development Partnership, Inc.
Building the region's future, neighborhood by neighborhood

FOR MORE INFORMATION, CONTACT:
dpa@andpi.org

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