



ANDP Down Payment Assistance

FHLBank Atlanta - AHP Set-Aside DPA Program
Offered by ANDP Loan Fund, a Member Institution of 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.

This page provides an overview of ANDP's FHLBank Atlanta-affiliated down payment assistance. As of 2026, three DPA products are offered through our affiliation with FHLB.

These funds can be used to purchase an ANDP or a non-ANDP home.

FHLBank Atlanta-Affiliated DPA Products (2026)

First-Time Homebuyer - Up to \$17,500 - The First-time Homebuyer product provides up to \$17,500 in funds for the down payments and closing costs of first-time homebuyers including those who have not owned a home in the past three years. 80% household Area Median Income (AMI) cap.

Community Partners - \$20,000 - Provides up to \$20,000 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. 80% household AMI cap.

Workforce Housing Plus - \$15,000 - Provides up to \$15,000 in down-payment and closing-cost to qualifying homebuyers with household income between 80.1% and 120% of AMI.

IMPORTANT PROGRAM NOTES

-FHLBank Atlanta DPA 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.

-FHLBank Atlanta regulations require a 1-hour phone counseling session. The case number and phone number provided on the Conditional Commitment letter after the application has been approved.

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

LENDERS: Due to limited availability of funding, our program moved to invitation only status for participating lenders. Those invited to attend will receive email notification. If you are interested in being placed on an interest list for program year 2027, please contact us at dpa@andpi.org.

Please find product guidelines, required training videos, required documents, application link at www.andphomes.org/dpa.

Number Living in Household	80% of AMI Household Income Limit	120% of AMI Household Income Limit
1	\$63,950	\$95,925
2	\$73,100	\$109,650
3	\$82,250	\$123,375
4	\$91,350	\$137,025
5	\$98,700	\$148,050
6	\$106,000	\$159,000
7	\$113,300	\$169,950
8	\$120,600	\$180,900

*2025 HUD Household Income Limits. Household income limits change on an annual basis, typically in April/May.



FOR MORE INFORMATION, CONTACT:
dpa@andpi.org

