



Comparison of ANDP Home Purchase and DPA Programs

Updated: May 20, 2026

Not traditional DPA programs. These programs offer assistance with closing costs, as a seller concession.

These programs are traditional DPA programs, with assistance to cover down payment assistance, closing costs, and/or principal reduction. Each program has its own set of eligibility and requirements.

PROGRAM ATTRIBUTE	PARTNER PROGRAM* (See Footnote)	VETERANS PROGRAM	FIRST GENERATION Program Has Ended	HOME (CHDO) PROGRAM	ANDP Homebuyer Assistance Program (AHAP)	ANDP/FHLBank Atlanta DPA Program
Maximum Household Income Limit - See below	≤120% w/o DPA ≤80% w/ DPA	≤120%AMI		≤80% AMI	≤80%AMI	≤80%AMI
Qualifying Homes	All ANDP Homes	All ANDP Homes		ANDP CHDO Homes	All ANDP Homes	ALL Homes
Down Payment Assistance Provided?	Yes to ≤80% Households	Closing Costs		Yes	Yes	Yes
Amount of Assistance	Up to \$20,000; \$30K if Veteran	Up to \$15,000		Variable	Up to \$20,000 \$30,000 if Veteran	Up to \$15,000
Assistance Forgiven	NO. Must be repaid at resale or 40 years, whichever comes first	N/A		Yes	NO. Must be repaid at resale or 40 years, whichever comes first	Yes
Buyer must use ANDP-approved lender?	Yes	Yes		Yes	Yes	No
Required to be a first-time homebuyer?	No	No		Yes	Yes	1st Time Buyer Prog = Yes Comm Partner Prog = No
8-hour homebuyer education course required?	Yes	Yes		Yes	Yes	Yes
Additional education requirement?	No	No		No	No	Yes
Buyer contribution to transaction	\$1,000	\$1,000		Varies \$1k or 1-1.5%	\$1,000	\$1,000
Occupancy Type	Sole Residence	Sole Residence		Sole Residence	Sole Residence	Sole Residence
Credit Score & Ratios	Set by lender	Set by lender		Set by lender	Set by Lender	Set by lender

***About ANDP Partner Program:** ANDP and its private-sector development partners acquire, renovate, and build homes priced affordably for low- and moderate-income families. Any qualified buyer with a household income at or below 120% of Area Median Income (AMI) may purchase an ANDP home. Buyers at or below 80% AMI may also qualify for up to \$20,000 in down payment assistance through the

Partner Program. All homes renovated or constructed by ANDP and its partners include construction warranties, and ANDP provides buyers with a one-year home warranty to help offset unexpected repair costs. Buyers also benefit from a less competitive purchasing process: ANDP homes are sold exclusively to income-qualified owner-occupants — not investors or market-rate buyers.

Household Size	80% of AMI	120% of AMI
1	\$66,000	\$99,000
2	\$75,400	\$113,100
3	\$84,850	\$127,280
4	\$94,250	\$141,380
5	\$101,800	\$152,700

About Maximum Household Income Limits

Any qualifying homebuyer with a household income at or below 120% of Area Median Income (AMI) may purchase an ANDP home. Some homes are reserved for households earning 80% of AMI or below. Income limits vary by household size. See the table to the left for eligibility requirements.

*HUD Household Income Limits 2026