



## Comparison of all ANDP DPA, Purchase Programs and Initiatives

For additional details and documentation on the programs listed below, please visit [www.ANDPHomes.org/dpa](http://www.ANDPHomes.org/dpa).

SUMMARY OF PROGRAMS	ANDP Home Sales: HOME PROGRAM	ANDP Home Sales: PARTNER PROGRAM	Special Initiative: VETERANS PROGRAM	ANDP Home-buyer Assistance Program (AHAP)	Assistance: ANDP-FHLBank Atlanta DPA
Maximum Household Income Limit	≤80% AMI	≤120%AMI	≤120%AMI	≤80%AMI	≤80%AMI
Qualifying Homes	ANDP CHDO Homes	All ANDP Homes	All ANDP Homes	Select ANDP Homes	ALL Homes
Down Payment Assistance Provided?	Yes	No	Closing Costs	Yes	Yes
Amount of Assistance	Variable	N/A	Up to \$7.5k	Up to \$20k	\$7.5-10k
Assistance Forgiven	Yes	N/A	N/A	No. Must be repaid at resale or 40 years, whichever comes first	Yes
Buyer must use ANDP-approved lender	Yes	Yes	Yes	Yes	Yes
Required to be a first-time homebuyer	Yes	No	No	Yes	Yes
8-hour homebuyer education course required?	Yes	Yes	Yes	Yes	Yes
Additional education requirement?	No	No	No	No	Yes
Buyer contribution to transaction	Varies \$1k or 1-1.5%	\$1,000	\$1,000	\$1,000	\$1,000
Occupancy Type	Primary Residence	Primary Residence	Primary Residence	Primary Residence	Primary Residence
Credit Score Requirement	Set by lender	Set by lender	Set by lender	Set by Lender	Set by lender
Financial Ratios	Set by lender	Set by lender	Set by lender	Set by Lender	Set by lender