



Montgomery County

Down Payment Assistance Program



The HomeOwnership Center of Greater Dayton, in partnership with Montgomery County, offers a Down Payment Assistance Program to first-time homebuyers purchasing a new home in Montgomery County, excluding the cities of Dayton and Kettering.

If qualified, you may receive up to 10% of the purchase price of the home you are buying for down payment assistance and closing costs with a maximum assistance of \$8,000. The loan is a 0% deferred second mortgage.

To qualify you must:

- Have a total household income less than 80% of area median income -

Family Size	1	2	3	4	5	6	7
2015 Income Limits	\$34,550	\$39,500	\$44,450	\$49,350	\$53,300	\$57,250	\$61,200

- Contribute a minimum of \$500 of your own funds to close
- Provide a completed application and all required documents as outlined in the program guides
- Agree to live in the property as a primary residence for at least 5 years
- Complete a Homebuyer Class and meet with a Homeownership Advisor at the HomeOwnership Center

Additional restrictions apply. Funds are limited and are available on a first come, first served basis.

Take the first step toward owning your own home:

Contact the HomeOwnership Center at **937.853.1600**, or visit our website at **HomeOwnershipDayton.org**.

205 E. First Street, Dayton, OH 45402
937.853.1600
HomeOwnershipDayton.org



HomeOwnership Center
OF GREATER DAYTON

A Program of St. Mary Development Corp.