



**The City of Hattiesburg's
DPA encourages
successful, sustainable
homeownership by
providing financial
assistance to low-
to-moderate income
households, acquiring their
first home within the city
limits.**



*This program is funded through the:
U.S. Department of Housing & Urban
Development HOME Investment
Partnership Program (HOME)*



*The City of Hattiesburg does not discriminate
on the basis of race, color, religion, sex,
handicap, familial status, or origin.*

*If you believe you were a victim of housing
discrimination, you have a right to file a
housing discrimination complaint by calling
the U. S. Department of Housing & Urban
Development at 800-669-9777.*



**FOR MORE INFORMATION:
601-554-1006
HATTIESBURGMS.COM**



DOWNPAYMENT ASSISTANCE PROGRAM



**URBAN DEVELOPMENT
COMMUNITY DEVELOPMENT DIVISION**

HATTIESBURGMS.COM

Program Requirements

The City of Hattiesburg's Down Payment Assistance Program provides a forgivable loan up to \$20,000 to be used as a down payment and/or closing costs* toward the purchase of a home.

Eligible applicants are required to meet the following criteria:

- Be a first-time homebuyer or have no record of home ownership in the past three years.
- Be income-eligible (income limits apply)
- The home must be applicant's primary residence
- The home must be located within the city limits of Hattiesburg
- Applicants must attend an 8-hour, homebuyer education workshop, from a HUD-approved Housing Counseling Agency
- Property must be a single-family, detached home or a new construction. No manufactured homes.

*Closing costs include: credit reports, title insurance, appraisals, home inspections, surveying and recording fees.

Income Requirements

To receive HOME assistance, households must have incomes at/or below 80% of the area median household income, adjusted for household size, and determined annually by the U.S. Department of Housing and Urban Development.

Household Size	Maximum Income
1 Person	\$35,350
2 Persons	\$38,100
3 Persons	\$42,850
4 Persons	\$47,600
5 Persons	\$51,450
6 Persons	\$55,250
7 Persons	\$ 59,050
8 Persons	\$62,850

HUD Income Limits for 2021 (Effective 6/01/21)



Not all buyers will qualify for maximum assistance. Funding amounts will vary based on bank and city underwriting processes.

Program Steps

Step 1

Pre-Qualify with a lender

(Must show proof of pre-qualification approval)

Step 2

Pre-Screening application

Step 3

Income eligibility & underwriting analysis

Step 4

House eligibility

Step 5

Closing preparation & secure funds through the Down Payment Assistance Program

