

You could be investing in your own home instead of paying your landlord.



Kettering

Down Payment Assistance Program

The HomeOwnership Center and the City of Kettering have partnered to provide Down Payment Assistance to first-time homebuyers. If qualified, you may receive up to \$8,000 toward a down payment and closing costs. The loan is a 0% deferred second mortgage.

To qualify applicants must:

- Have a total household income less than 80% of area median income
- Contribute a minimum of 1% of the purchase price or \$1000 of their own funds to close
- Provide a completed application and all required documents as outlined in the program guidelines
- 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

Family Size / Income Limits:

1	2	3	4	5	6	7
\$35,650	\$40,750	\$45,850	\$50,900	\$55,000	\$59,050	\$63,150

Contact us for more information:

937.853.1600

HomeOwnershipDayton.Org

Additional restrictions apply. Funds are limited and are available on a first-come, first-served basis. Buyers must meet all program guidelines to qualify.



The HomeOwnership Center