



## Down Payment and Closing Costs Assistance Loan Program

NeighborWorks® Home Ownership Center

### ALL DOCUMENTS CAN BE SENT TO:

Beyond Housing Lending Department  
bhending@beyondhousing.org  
or eFax to 314-376-5893

### CREATE A SECURE ONLINE ACCOUNT

<https://sforce.co/2Uh7YdW>  
Documents can be uploaded online in addition to email or eFax.

### OVERVIEW AND REQUIREMENTS:

- **Must be a first time home buyer-** defined as having not owned a home in the past three years or having lost a home due to divorce and have custody of children from the divorce (St. Charles County with the exception of the City of O’Fallon does allow you to be a repeat buyer within 3 years)
- **Home buyers must complete home buyer education and one-on-one counseling at least 10 days before closing.** The course fee is \$125 with the one-on-one counseling fee of \$75.00 per household.
- **Five-year forgivable loan information: 0% interest**
  - \$6,000.00 for St. Louis County
  - \$5,000.00 for the City of Florissant
  - \$5,000.00 for Jefferson County
  - \$10,000.00 for St. Charles County
  - \$10,000.00 for City of O’Fallon

### IF YOU ARE APPLYING FOR A DOWN-PAYMENT & CLOSING COSTS ASSISTANCE LOAN (DPA):

1. You must submit a copy of your signed (by you and the seller) sales contract as far in advance as possible in order to reserve funds. Funds are reserved on a first-come, first-served basis.
2. The purchase price must NOT exceed (effective through May 31, 2023):

Jurisdiction	Existing Home Limit	New Construction Home Limit
St. Louis County	\$187,000	\$256,000
Saint Charles County	\$219,000	\$274,000
Jefferson County	\$183,000	\$251,000

3. Your total household gross income\* must NOT exceed (effective through June 14, 2023):

*\* For income guideline purposes, we must include all people living in the home with the buyer and their income from all sources such as wages, disability, pension, SSI, child support, etc.*

Household Size	1	2	3	4	5	6	7	8
Household Income Limit	\$53,150	\$60,750	\$68,350	\$75,900	\$82,000	\$88,050	\$94,150	\$100,200