BRYAN REALTY
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YOUR MONTHLY GUIDE TO
HOMEOWNERSHIP WEALTH AND COMMUNITY



DOWN PAYMENT ASSISTANCE PROGRAMS
COULD YOU QUALIFY?

You may be closer to owning a home than you think.

Down payment assistance (DPA) programs can help make homeownership more affordable by providing funds to help with your down payment and sometimes even closing costs. **Here's what you need to know.**

WHAT IS DPA?

DPA programs provide eligible homebuyers with financial help that doesn't have to be paid back—or is repaid with low or no interest.

WHO OFFERS DPA?

Programs are offered by federal, state, local governments, nonprofits, and employers.

HOW IT CAN HELP

- Lower upfront costs
- Increase your buying power
- Make homeownership more achievable

COMMON ELIGIBILITY REQUIREMENTS

- First-time homebuyer status (varies by program)
- Income limits based on your area and household size
- Minimum credit score (varies by program)
- Buying in a qualifying area or property type
- Completing a homebuyer education course (may be required)

TYPES OF DPA YOU MIGHT FIND

- **Grants** – Free money you don't have to repay
- **Forgivable Loans** – No payments if you meet certain conditions (like staying in the home for a set number of years)
- **Low-Interest Loans** – Repaid over time with low or no interest
- **Deferred Loans** – Payments are deferred until you sell, refinance, or pay off your loan

There are programs for teachers, first responders, veterans, and more!

HOW TO GET STARTED

1. Talk with a trusted lender about available programs.
2. Check state and local housing finance agency websites.
3. Review program guidelines to see if you qualify.
4. Get pre-approved and start your **home search!**



DON'T LEAVE MONEY ON THE TABLE.

You worked hard for your home—let's find the programs that can help make it happen.

Let's make your move together.

DID YOU KNOW?

Many DPA funds are limited and awarded on a first-come, first-served basis.
Act early to take advantage!

Let's open the door to your next chapter.

We're here to help you explore your options, understand the process, and make confident decisions every step of the way.
Let's make your move together.

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*Consumer and educational information about your specific situation.