

DPA Overview

The Housing Partnership, Inc. has a variety of down payment and closing cost assistance (DPA) programs for eligible households purchasing a home in the St. Louis region. Funds are provided as a loan that is forgiven after homebuyers live in the home for 5 years. One-fifth (20%) of the loan will be forgiven each year. [Contact us to confirm if funds are available!](#)

Main Requirements

1. Maximum household income limits
2. Maximum debt-to-income ratio limits
3. Property inspections
4. Homebuyer education course
5. One-on-one counseling session

Maximum Loan Amounts

Jurisdiction	DPA Amount	Who Does It
St. Louis City	\$10,000	Our agency is the only one that facilitates this program.
St. Louis County *	\$7,000	Multiple agencies facilitate these programs, including us.
City of Florissant *	\$8,000	
Jefferson County *	\$7,000	
St. Charles County *	\$10,000	
City of O'Fallon *	\$10,000	

* Jurisdictions with an asterisk use a sliding scale as described in the section below.

Income Limits & Loan Amounts

Total household income includes everyone age 18+ who will live in the future home. All households must be at or below 80% Area Median Income (AMI). Depending on where you purchase, the loan amount received may be based on your household income using a sliding scale system.

St. Louis City:

St. Louis City **does not** use a sliding scale system. All borrowers will receive \$10,000 unless unique circumstances require that amount to be lower. Income limits use the 80% AMI figures noted on the table below.

Income Limit	Household Size							
	1	2	3	4	5	6	7	8
80% AMI	\$62,400	\$71,300	\$80,200	\$89,100	\$96,250	\$103,400	\$110,500	\$117,650

St. Louis County, Florissant, Jefferson County, St. Charles County, and O'Fallon:

All other areas outside of St. Louis City use a **sliding scale system** based on total household income. All households must be under the 80% AMI limit as noted on the table below. However, the lower the income, the higher the DPA loan amount.

Households earning under the 50% AMI limit will receive the maximum loan amount (100%) for that jurisdiction. Households earning under the 60% AMI limit but more than the 50% AMI limit will receive 95% of the maximum loan amount for that jurisdiction. Households earning under the 80% AMI limit but more than the 60% AMI limit will receive 90% of the maximum loan amount for that jurisdiction.

Example:

Buying in St. Louis County (max \$7,000), 1 person household, making \$55,000.
 Your income would be within the 80% AMI limit.
 Your loan amount would be 90% of \$7,000, which is \$6,300.

Loan Amount	Income Limit	HH size 1	HH size 2	HH size 3	HH size 4	HH size 5	HH size 6	HH size 7	HH size 8
100%	50% AMI	\$39,000	\$44,600	\$50,150	\$55,700	\$60,200	\$64,650	\$69,100	\$73,550
95%	60% AMI	\$46,800	\$53,520	\$60,180	\$66,840	\$72,240	\$77,580	\$82,920	\$88,260
90%	80% AMI	\$62,400	\$71,300	\$80,200	\$89,100	\$96,250	\$103,400	\$110,500	\$117,650

Purchase Price Limits

Some DPA programs have maximum purchase price limits depending on jurisdiction, number of units, and whether the home is pre-existing or new construction.

Jurisdiction	Existing Homes				New Homes			
	1 unit	2 units	3 units	4 units	1 unit	2 units	3 units	4 units
STL City	N/A – no purchase price limits				N/A – no purchase price limits			
STL County, Florissant	\$209,000	\$268,000	\$324,000	\$401,000	\$316,000	\$404,000	\$489,000	\$606,000
Jefferson County	\$209,000	\$268,000	\$324,000	\$401,000	\$316,000	\$404,000	\$489,000	\$606,000
St. Charles Co, O'Fallon	\$267,000	\$342,000	\$414,000	\$513,000	\$356,000	\$456,000	\$552,000	\$684,000

The St. Louis City DPA program is totally or partly funded through CDA and HUD.

Contact Us:	Ron Zumwalt Housing Program Manager ron@thpstl.org	Phone: 314-631-9905 Fax: 314-631-4921	P.O. Box 16356 729 Lemay Ferry Rd St. Louis MO 63125