

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	\$63,600	\$72,650	\$81,750	\$90,800	\$98,100	\$105,350	\$112,600	\$119,900

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	\$39,750	\$45,400	\$51,100	\$56,750	\$61,300	\$65,850	\$70,400	\$74,950
95%	60% AMI	\$47,700	\$54,480	\$61,320	\$68,100	\$73,560	\$79,020	\$84,480	\$89,940
90%	80% AMI	\$63,600	\$72,650	\$81,750	\$90,800	\$98,100	\$105,350	\$112,600	\$119,900

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	\$219,000	\$280,000	\$339,000	\$420,000	\$371,000	\$475,000	\$575,000	\$713,000
Jefferson County	\$226,000	\$289,000	\$350,000	\$434,000	\$329,000	\$421,000	\$510,000	\$632,000
St. Charles Co, O'Fallon	\$285,000	\$365,000	\$442,000	\$547,000	\$355,000	\$454,000	\$550,000	\$681,000

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

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