



Delaware County First Time Home Buyer's Programs

1. Media Fellowship House: Home First Program

- <https://mediafellowshiphouse.org/>
- Can provide up to \$5,000 in assistance
- Assistance limited to 2% of the sales price of the home
- A minimum of \$1,000 toward the purchase of the home must come from the borrower
- Eligible homes must be single family, residential, owner-occupied houses
- Applicants are required to secure a first mortgage
- Maximum Sale Price: \$214,000.00
- Income limits
- Must complete mortgage counseling program

2. Media Fellowship House: Money Match for Homebuyers Program

- <https://mediafellowshiphouse.org/money-match-for-homebuyers-program/>
- Matches the participants' savings on a 2:1 basis by providing \$4,000.00 when they save a total of \$2,000.00
- These funds are then used to help the participant pay their closing costs.
- Can be combined with Home First Program where eligible.
- Must have Earned Income
- Net worth cannot exceed \$10,000.00 (excludes 1 vehicle)
- Income limits
- Must complete mortgage counseling program

3. Upper Darby Township

https://www.upperdarby.org/residents/first_time_homebuyer_program

- Can provide up to \$6,000.00 for closing costs to qualified buyers
- Township assistance is based on the gap between the maximum amount a mortgagee will lend and total purchase price
- Maximum Sale Price: \$150,000
- Funds only apply to vacant or owner occupied single family dwellings.
- Must be located within Upper Darby Township
- Property must be in the conformity of the Federal lead-based paint requirements
- All Borrowers must sign a Mortgage agreement with the Township
- Income limits

4. Chester Homebuyers Assistance Program (HAP)

- <https://www.cciphousing.org/programs/homebuyers-assistance-programs/>
- Can provide up to \$10,000 in down payment and closing assistance funds to purchase a home
- Home must be in the city of Chester
- Must submit an application to the Chester Economic Development Authority
- Income limits
- Must complete mortgage counseling program

