



Documents Needed to Submit a File for Down Payment Assistance Loan Underwriting:

We cannot accept pictures or screenshots of documents. Please fax, email, or upload scanned/saved original documents.

Qualifications are based on household size and must include income from all household members (wages, child support, etc.)

DOCUMENTS NEEDED FROM CLIENT:

- ☐ 90 days of paystubs:
 - If paid weekly: 14 paystubs
 - If paid bi-weekly: 7 paystubs
 - If paid semi-monthly (15th/30th): 6 paystubs
 - If paid monthly: 3 paystubs
- ☐ Most recent tax return
- ☐ If self-employed only: Most recent tax return, 3 months profit & loss and statement
- ☐ Six (6) month's most recent checking account bank statements; One (1) month most recent savings account statement
- ☐ Other income documents such as child support order, social security award letter, pension stubs, etc. for all household members who will reside in the new property

DOCUMENTS NEEDED FROM LENDER:

- ☐ Fully Executed Sales Contract
- ☐ 1003 Application
- ☐ Credit Report
- ☐ Loan Estimate

Once approved for Down-Payment Assistance, clients will receive an approval letter.

The items listed below are then required. It is the client's responsibility to share this list with their Lender and Realtor.

FROM THE CLIENT:

- ☐ Completion of home buyer education and one-on-one counseling required at least 10 days before closing

FROM THE LENDER:

- ☐ Loan Commitment
- ☐ Title Commitment
- ☐ Appraisal
- ☐ Flood Certification (properties in flood plain are NOT eligible)
- ☐ Homeowner's Insurance Cert.

FROM YOUR REALTOR/AGENT FOR ALL CONTRACTS:

- ☐ Third Party ASHI/NACHI certified inspector
- ☐ Signed inspection notice
- ☐ Termite inspection with any infestations treated
- ☐ URA Property Disclosure (signed by property seller)
- ☐ St. Louis, or Jefferson, or Saint Charles County 1st time buyer inspection with visual lead inspection*
- ☐ Occupancy permit from municipality (if applicable)*

+ A spot survey is recommended, but no longer required

ALL DOCUMENTS CAN BE SENT TO:

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

ANY PROGRAM QUESTIONS CAN BE SENT TO:

Jacqueline Curlee, Lending Manager
jcurlee@beyondhousing.org
314-376-5854 Direct

CREATE A SECURE ONLINE ACCOUNT

<https://sforce.co/2Uh7YdW>

Documents can be uploaded online in addition to email or eFax.

* All borrowers receiving a Down-Payment Assistance loan are required to have a County inspection (St. Louis – including Unincorporated, Jefferson, and St. Charles), regardless of municipality. County inspection procedures will be provided with the DPA approval letter.

* The majority of the 90+ St. Louis County municipalities (such as Hazelwood, Overland, etc.) require the home pass their own municipal inspection and they will issue an occupancy permit. Your real estate agent should assist you in this process.



Down Payment and Closing Costs Assistance Loan Program

NeighborWorks® Home Ownership Center

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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