



# Northside Development Group Spartanburg Homebuyer Assistance Program

UP TO \$15,000 IN DOWN PAYMENT / CLOSING COST ASSISTANCE  
FOR QUALIFIED FIRST TIME HOMEBUYERS OR LOCAL HEROES  
PURCHASING A HOME IN THE NORTHSIDE NEIGHBORHOOD

## ELIGIBLE BUYERS MUST:

- Be first-time homebuyers, local heroes (teacher, first responder, police officer, firefighter, and/or nonprofit employee), or a district seven employee
- Homebuyers with AMI between 80% and 200% (may qualify for up to \$10,000) and homebuyers with AMI at 80% or below (may qualify for up to \$15,000)
- Secure a fixed rate mortgage
- Attend a homebuyer workshop
- Have the first mortgage lender complete the Lender Application Checklist

## ELIGIBLE PROPERTIES:

- New and existing properties in the Northside Neighborhood.
- The home must be the buyer's principal residence.
- Monthly mortgage payment must be affordable (35% of monthly income)\*
  - o Front end- Minimum: 30% Maximum: 40%

## ELIGIBLE USES:

- Funds may be used for down payment and/or closing costs for first time homebuyers

To learn more or apply, scan QR code or visit [communityworkscarolina.org/lending/down-payment-assistance/](https://communityworkscarolina.org/lending/down-payment-assistance/)

