



# Down Payment Assistance

# W.I.S.H. Program

## PROGRAM HIGHLIGHTS



Up to \$22,000 in Down Payment/Closing Costs Assistance



Fully forgiven after 5 years of owner occupancy of home



Housing expense ratio must not exceed 35% of gross household income



No payments due



Funds are awarded as a 4 to 1 match (\$5,500 maximum contribution from buyer)



Funds available on a first-come, first-served basis, with a fully executed purchase contract

## QUALIFYING CRITERIA

Borrower must be a first-time homebuyer

Must qualify for a first mortgage with an NPBS Approved Lender

Borrower must occupy the property as primary residence

Single-family detached homes, condominiums, and town homes are eligible

Borrower must complete 8 hours of HUD approved first-time homebuyer education

Family must not exceed 80% of the HUD Income Limits for San Bernardino, Riverside, or Los Angeles County

## HOUSEHOLD INCOME LIMITS

County	San Bernardino	Riverside	LA	County	San Bernardino	Riverside	LA
<b>1 MEMBER</b>	\$40,250	\$40,250	\$58,450	<b>5 MEMBERS</b>	\$62,050	\$62,050	\$90,200
<b>2 MEMBERS</b>	\$46,000	\$46,000	\$66,800	<b>6 MEMBERS</b>	\$66,650	\$66,650	\$96,900
<b>3 MEMBERS</b>	\$51,750	\$51,750	\$75,150	<b>7 MEMBERS</b>	\$71,250	\$71,250	\$103,550
<b>4 MEMBERS</b>	\$57,450	\$57,450	\$83,500	<b>8 MEMBERS</b>	\$75,850	\$75,850	\$110,250

**PLEASE CALL NPBS AT (909) 988-5979 FOR MORE INFORMATION.**

\* A \$1,500 counseling fee will apply to all loans

Other restrictions may apply. Information contained herein deemed reliable although not guaranteed.

[www.nphsinc.org](http://www.nphsinc.org)

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