



# ANDP Down Payment Assistance

FHLBank Atlanta - AHP Set-Aside DPA Program  
Offered by ANDP Loan Fund, a Member Institution of FHLBank Atlanta

**Atlanta Neighborhood Development Partnership (ANDP)** is a leading advocate for the development and preservation of affordable housing in the greater metropolitan Atlanta region. ANDP provides new and newly renovated homes priced affordably for low- and moderate-income homebuyers.

This page provides an overview of ANDP’s FHLBank Atlanta-affiliated down payment assistance. As of 2025, three DPA products are offered through our affiliation with FHLB.

These funds can be used to purchase an ANDP or a non-ANDP home.

Lenders wishing to participate in this program do not need to be an approved ANDP lender, but are required to complete training at [www.andphomes.org/dpa](http://www.andphomes.org/dpa).

Number Living in Household	80% of AMI Household Income Limit	120% of AMI Household Income Limit
1	\$60,200	\$90,300
2	\$68,800	\$103,200
3	\$77,400	\$116,100
4	\$86,000	\$129,000
5	\$92,900	\$139,350
6	\$99,800	\$149,700
7	\$106,650	\$159,975
8	\$113,550	\$170,325

\*2024 HUD Household Income Limits. Household income limits change on an annual basis, typically in April/May.

## FHLBank Atlanta-Affiliated DPA Products (2025)

**First-Time Homebuyer - Up to \$17,500** - The First-time Homebuyer product provides up to \$17,500 in funds for the down payments and closing costs of first-time homebuyers including those who have not owned a home in the past three years. 80% household Area Median Income (AMI) cap.

**Community Partners - \$20,000** - Provides up to \$20,000 in down-payment and closing-cost funding to current or retired employees of law enforcement, education, health care, fire stations and other first responders; veterans or active-duty members of the U.S. military or their surviving spouse. 80% household AMI cap.

**Workforce Housing Plus - \$15,000** - Provides up to \$15,000 in down-payment and closing-cost to qualifying homebuyers with household income between 80.1% and 120% of AMI.

## IMPORTANT PROGRAM NOTES

-FHLBank Atlanta DPA can be layered with other DPA programs offered by other organizations and agencies.

-DPA funds are forgiven as long as the homebuyer maintains the primary residence at the property for a minimum of five years.

-A 8-hour homebuyer education is required. FHLBank Atlanta regulations also require a 1-hour phone counseling session. The case number and phone number provided on the Conditional Commitment letter after the application has been approved.

-Homebuyers must contribute a minimum of \$1,000 in earnest money to the transaction.

**BUYERS/AGENTS:** If you have a contract to purchase a home (from ANDP or any seller) and are interested in receiving down payment assistance, have your lender contact us at [dpa@andpi.org](mailto:dpa@andpi.org).

**LENDERS:** See product guidelines, required training videos, required documents, application link at [www.andphomes.org/dpa](http://www.andphomes.org/dpa).



FOR MORE INFORMATION, CONTACT:  
[dpa@andpi.org](mailto:dpa@andpi.org)

