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