



## **A Special Mortgage Assistance Program for First-Time Homebuyers**

Through First Front Door (FFD), first time homebuyers who qualify, can receive a match towards down-payment of 3-to-1. For every \$1 the new homeowner contributes of their own money, they can receive \$3 in Grant Assistance, up to a maximum of \$5,000.

### **Who Can Qualify for the First Front Door Assistance Program?**

The program is not restricted to properties in Delaware, Pennsylvania, and West Virginia

Must be a First Time Home Buyer as defined by the program

First Come, First Serve basis

### **Score of Services:**

- Secure a first mortgage loan through a participating financial institution. Mars Bank offers discounted fees.
- Have household income at or below 80% of the area median income.
- Not be a student working less than 30 hours per week.
- Complete at least four hours of homeownership counseling prior to purchasing the home.
- Agree to maintain the home for five years to retain the full amount of the grant. If a sale occurs before the five years expire, a portion of the grant may be required to be repaid.
- Eligible properties are single family, townhouses, condominiums and modular home that are owner-occupied units that are intended as a primary residence. Manufactured / Doublewide homes may be considered as an eligible property if the home is permanently affixed to a site.



For More Information, contact:  
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