



GSFA Member Counties

Your Path to Homeownership Starts Here

Down Payment Assistance for GSFA Member County Employees

If you're employed by a GSFA Member County, you may be eligible for up to 5.5% in Down Payment Assistance (DPA) to help make homeownership a reality.

The “Assist-to-Own” Down Payment Assistance is made up of both a deferred loan and a gift:

- A deferred Second Mortgage equal to 3.5% of the First Mortgage amount. This loan comes with 0% interest and no monthly payments, and is only due upon sale or refinance of the home.
- An additional Gift of up to 2%, which never has to be repaid.

With this homebuyer assistance, you could purchase a home with little-to-no money out of pocket—and possibly much sooner than you ever imagined!

This flexible program works with FHA, VA, USDA, and Conventional loans, doesn't require perfect credit, and is open to both first-time and repeat homebuyers.

If you're ready to explore the path to homeownership, Contact Us!

Flexible Qualifying Guidelines*

- Available to both first-time and repeat homebuyers
- Eligible properties include 1–4 unit primary residences, condos, townhomes, and certain manufactured homes
- Credit challenges? No problem—minimum FICO score of just 640
- Generous Debt-to-Income (DTI) ratios up to 50% may qualify
- Low-to-moderate income limits—often higher than expected
- FHA, VA, USDA, and Conventional Mortgage Loan options available

