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Down Payment Resource Reports on Homebuyer Assistance Programs for People with Disabilities for Disability Pride Month

Analysis of DPR's national down payment assistance database finds 23 programs offering up to \$109,986 in assistance designed to help people with disabilities and family caregivers purchase a home

ATLANTA, Ga., July 10, 2023 — In celebration of Disability Pride Month, [Down Payment Resource](#) (DPR) has issued a report on the 23 U.S. homebuyer assistance programs that are specifically designed to support people with disabilities and their family caregivers on their journey towards homeownership. While people with disabilities may be eligible for any of the 2,300-plus U.S. homebuyer assistance programs, this report sheds light on programs specially developed to promote accessibility and inclusivity for aspiring homeowners with disabilities.

For many people with disabilities, the dream of homeownership can feel out of reach. Financial limitations due to reduced employment opportunities or the need for additional support services and difficulty finding accessible housing are just a few common challenges.

An analysis of the 23 programs showcases the range of assistance available to promote homeownership for people with disabilities:

- Financial Assistance Range: The programs offer homebuyer assistance ranging from \$10,000 to \$109,986.
- Availability: There are 11 state programs and one national program.

- Family Caregiver Support: 11 programs specifically extend assistance to family caregivers of disabled individuals, recognizing their crucial role in the homeownership process.
- Accessibility Modifications: Funding from four programs can be utilized to support accessibility modifications, ensuring homes are tailored to the unique needs of individuals with disabilities.
- Layered Assistance: 14 programs can be combined with other homebuyer assistance programs, providing individuals with additional financial support and resources.
- Program Types: The homeownership assistance programs encompass various types, including four affordable first mortgages, 12 silent second mortgages, three soft seconds, one grant, one voucher program, one combined assistance program and one below market rate (BMR)/resale restriction program.
- Forgivable Programs: Four of the programs offer forgivable assistance, provided that all program conditions, such as owner-occupancy, are met, further alleviating financial burdens for aspiring homeowners.

“Homeownership provides individuals with disabilities and their caregivers with greater independence and empowerment,” said Down Payment Resource founder and CEO Rob Chrane. “It allows them to have control over their living environment, make decisions regarding accessibility modifications and customize their homes to meet their unique needs. This autonomy fosters self-confidence, dignity and a greater sense of belonging within the community.”

“My hope is that this report will raise awareness about the available programs that provide vital support to those who need it most,” continued Chrane. “By promoting accessibility and inclusivity, we can help individuals with disabilities and their family caregivers unlock the door to homeownership and all the benefits it brings.”

Select homebuyer assistance programs for people with disabilities are profiled at <https://downpaymentresource.com/professional-resource/disability-pride-spotlight-on-homebuyer-assistance-programs-for-people-with-disabilities/>.

Individuals can search for their homebuyer assistance program eligibility for free at <https://downpaymentresource.com/are-you-eligible/>.

Methodology:

DPR produced homebuyer assistance program findings by analyzing its DOWN PAYMENT RESOURCE® database for programs with incentives for people with disabilities. The DOWN PAYMENT RESOURCE® database tracks the funding status, eligibility rules and benefits of all U.S. homebuyer assistance programs using data sourced from more than 1,200 housing finance agencies (HFAs), municipalities, nonprofits and other housing organizations. Homebuyer assistance programs of all types are tracked, including down payment and closing cost assistance, Mortgage Credit Certificates and affordable first mortgages.

About Down Payment Resource:

Down Payment Resource (DPR) is an award-winning technology provider helping the housing industry connect homebuyers with the homebuyer assistance they need. With tool sets tailored for real estate agents, multiple listing services and mortgage lenders, DPR's technology empowers housing professionals to make affordable home financing opportunities more accessible while growing business and forging referral partnerships. The only organization to track the details of every U.S. homebuyer assistance program, DPR frequently lends its expertise to nonprofits, housing finance agencies, policymakers, government-sponsored enterprises, think tanks and trade organizations seeking to improve housing affordability. Its technology is used by five of the top 10 retail mortgage lenders by volume, three of the four largest real estate listing websites and 500,000 real estate agents. For more information, visit <https://downpaymentresource.com/>.

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