



# Community Development Corporation of Utah

## Eligibility Guidelines for Down Payment Assistance

CDC uses Federal Income Guidelines (80% of area median income) to determine eligibility for our programs. Household income includes **ALL** income earned by **ALL** adults over the age of 18 living in the home. If you make less than the guidelines listed below you are eligible to apply.

### Guidelines for Salt Lake County Metropolitan Statistical Area

Household Size	Maximum Yearly Income
1 Person	\$38,000
2 Persons	\$43,400
3 Persons	\$48,850
4 Persons	\$54,250
5 Persons	\$58,600
6 Persons	\$62,950
7 Persons	\$67,250
8 Persons	\$71,600

\*80% of Median Income in the Salt Lake County Metropolitan Statistical Area (MSA), Revised by HUD effective April 27, 2009.

- The amount of the down payment cannot exceed 6% of the sales price or \$10,000.
- Maximum Sales Price: \$230,000
- Debt-to-Income Ratio: 45%
- Mortgagees must comply with FHA Fees Guidelines
- Applications are “first come, first served”. No waiting lists.

### Summary of Areas with Down-Payment Assistance Grant Programs

#### **Salt Lake City, Magna, Kearns, Sandy City, and Taylorsville**

Francisco Ruiz (801) 994-7222 ext. 204

[www.cdcutah.org](http://www.cdcutah.org)

#### **West Jordan City**

Chuck Tarver (801) 569-5062

[www.wjordan.com](http://www.wjordan.com)

#### **Provo City**

(801) 852-6160

[www.provo.org](http://www.provo.org)

#### **West Valley City**

Carol (801) 963-3369

[www.ci.west-valley.ut.us](http://www.ci.west-valley.ut.us)

#### **Utah County**

Jeff Vanchiere (801) 687-3696

[www.housingservicesut.org](http://www.housingservicesut.org)

#### **Ogden City**

Cheryl Hurley (801) 629-8906

[www.ogdencity.org](http://www.ogdencity.org)

#### **Washington, Kane, Beaver, Iron and Garfield Counties**

Dana Alvey (435) 865-0195

Darren James (435) 673-3548 (for St. George City)

[www.fcaog.state.ut.us](http://www.fcaog.state.ut.us)

#### **Davis and Morgan County**

Mary Lewis (801) 939-9198