



*The first-time homebuyer grant program of FHLBank Pittsburgh*

## Want to get up to \$5,000 in cash for down payment and closing costs?

Through First Front Door (FFD), if you qualify, a participating lender will match your contribution 3-to-1. For every \$1 you contribute, you can receive \$3 in grant assistance, up to a maximum of \$5,000.

## Who qualifies for First Front Door funding?

To qualify, you must:

- Be a first-time homebuyer (which means you haven't owned a home within the past three years, or you owned a home only while married but not as a single person within the last three years – this includes a married couple if either has not owned a home in the past three years);
  - Secure a first mortgage through a participating lender; Have an income at or below 80 percent 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.
- The participating lender will review these and other program requirements with you.

## How to apply for a First Front Door grant

First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.

To secure your FFD funds:

1. Call a contact person from a list of participating lenders at [www.firstfrontdoor.com](http://www.firstfrontdoor.com).
  2. Visit the participating lender to discuss their mortgage process and ask for a First Front Door grant.
- First Front Door funds are available on a first-come, first-served basis.



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