First Front Door

Buying your first home? You could get grant funds to help with your down payment and closing costs!

If you qualify for First Front Door (FFD), you must contribute funds toward the down payment or closing costs associated with the home purchase to be eligible.

Who Qualifies

FFD recipients must be first-time homebuyers, be pre-approved for a mortgage with the financial institution that is submitting the FFD application on your behalf, and have a household income of no more than 80% of your area's median income. You are considered a first-time homebuyer if:

- You have not owned an eligible property used as your primary residence in the last three years.
- This also includes, if purchasing jointly with other individuals, at least one person has not owned an eligible property used as a primary residence in the last three years.
- This also includes any person that has owned an eligible property jointly with another individual and is now independently purchasing an eligible property.
- If an investment property is owned, the person has not lived there and has not owned an eligible property used as a primary residence in the last three years.

How to Apply

- See a list of participating lenders at <u>www.firstfrontdoor.com</u>.
- Contact an FFD lender to discuss their mortgage process and your FFD eligibility.

Visit <u>www.firstfrontdoor.com</u> to review additional FFD requirements.

Visit <u>www.fhlb-pgh.com/ffd</u> to get specific funding round dates, award amounts and guidance on applying year-round.

