

Program Participation Requirements:

To qualify for The Jayson Tatum Foundation Homebuyer Grants Program, applicants must:

- 1. Be a low-to-moderate income homebuyer**
- 2. Be a first-time homebuyer by HUD Standards – have not been a homeowner within the last three (3) years**
- 3. Be purchasing a home in one of the following eligible areas in the State of Missouri:**
 - a) St. Louis City**
 - b) St. Louis County**
 - c) St. Charles County**
- 4. Attend one (1) complete SoFi / JTF Generational Wealth & Homeownership Workshop**
- 5. Complete The Jayson Tatum Foundation on-line application for the Homebuyer Grants Program**
- 6. Provide at least \$600.00 as a part of the homebuying transaction (which can include funds paid outside of the closing, for earnest money, and/or cash paid at closing).**
- 7. Attend Beyond Housing’s virtual orientation**
- 8. Complete Beyond Housing’s Homebuyer Education Course within the past two (2) years of the date of closing**
- 9. Complete at least one (1) advising session with a HUD-certified advisor at Beyond Housing**
- 10. Agree to Beyond Housing reviewing the required documents and income verification for the Homebuyer Grants Program and assisting you through closing**

Note: The Jayson Tatum Foundation Homebuyer Grants:

- 1. are stackable / may be used with other closing and down payment assistance programs***
- 2. do not require repayment of the Grant award funds**

3. do not require a lien against or a second mortgage on the property being purchased

***PLEASE NOTE** that if you apply for Beyond Housing Down Payment Assistance, in addition to applying for The Jayson Tatym Foundation Grants, as stated above, you can stack the JTF Homebuyers Grants with Beyond Housing Down Payment Assistance (DPA) per the following additional requirements:

- **Income: Debt to Income Ratio (DTI) cannot exceed 36% front-end (housing ratio) and 42% back-end (other expenses)**
- **Property: Beyond Housing Down Payment Assistance (DPA) does require the following inspections and permits:**
 - **Building inspection**
 - **First Time Homebuyer Inspection**
 - **Occupancy permit, if applicable**
- **To qualify for Beyond Housing Down Payment Assistance (DPA), homebuyers must provide at least \$1,000.00 of their own funds as a part of the homebuying transaction (including funds paid outside of the closing, for earnest money and/or cash paid at closing). (This amount does include the \$600.00 required by The Jayson Tatum Foundation Homebuyer Grants Program.)**

