THE JAYSON TATUM FOUNDATION

The Jayson Tatum Foundation (JTF)
Homebuyer Grants Program Overview

The Jayson Tatum Foundation Homebuyer Grants Program supports qualifying low-to-moderate-income first-time homebuyers purchasing homes in the St. Louis area. Funded by a $1 million donation from SoFi and a matching contribution from Jayson Tatum, the program provides grants to help hopeful homeowners achieve their ambitions. Beyond Housing also helps applicants navigate the process and provides the required homebuyer education and individualized counseling. Visit TheJaysonTatumFoundation.org/grants to learn more.

Household Income Requirements:

- All household income must be disclosed. Income from every member of the household (age 18 and older) is required, regardless of whether or not they are listed on the loan application. *(If age 18 & older and a student, any income from that person must be included.)*
- Household income must fall within low-to-moderate income guidelines as outlined below per St. Louis County Guidelines.

MAXIMUM HOUSEHOLD GROSS INCOME BASED ON PERSONS IN FAMILY OR HOUSEHOLD
Effective June 1, 2026

1	2	3	4	5	6	7	8
$63,600	$72,650	$81,750	$90,800	$98,100	$105,350	$112,600	$119,900

- No Debt-to-Income (DTI) requirements

Financial Assistance Per Eligible Applicant:

Closing Costs Assistance	Up to $4,000
Down Payment Assistance	Up to $4,000
Home Warranty Grant	Up to $750 for Home Warranty Plan (Only if not provided by the seller) *Home Warranty Plan will cover the first twelve (12) months following closing. Home Warranty Grant also includes up to $250.00 to assist with service fees connected with the Home Warranty Plan if needed for authorized repairs in the home during the first twelve (12) months following closing* *(Payment[s] made only to authorized vendor making repairs.)*

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: St. Louis City, St. Louis County, or St. Charles County
4. Attend one (1) complete SoFi / JTF Generational Wealth & Homeownership Workshop
5. Complete The Jayson Tatum Foundation online 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

<u>Note:</u> The Jayson Tatum Foundation Homebuyer Grants:

1. are stackable / may be used with other closing and down payment assistance programs*
1. do not require repayment of the Grant award funds
2. 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 Tatum Foundation Grants, you can stack the JTF Homebuyer 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.

BEYONDHOUSING