



**CITY OF GARY**  
GREATER GARY STARTS HERE

# DOWN PAYMENT ASSISTANCE PROGRAM

Call Us: (219) 881-5075 | Email Us: [commdev@gary.gov](mailto:commdev@gary.gov)



## Who Qualifies?

ELIGIBLE FOR UP TO

**\$30,000**

First Responders: Police, Fire, & EMS  
City of Gary Employees  
Gary Sanitary District Employees  
Gary/Chicago Airport Employees  
Healthcare Workers  
Teachers

ELIGIBLE FOR UP TO

**6%**

Of Purchase  
Price with a max of \$10,000

Other Gary Residents

- ✓ Homes must be located in Gary Qualified Census Tracts
- ✓ Funds may be used for down payment, closing costs & rate buy-downs
- ✓ Owner-occupied for 5 years



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## What You Need To Know

### ALREADY PRE-APPROVED FOR A MORTGAGE LOAN?

Please provide us with the contact information for the lender. Our process won't begin until all information has been received from your lender.

### ADDITIONAL INFORMATION

If the homebuyer's income exceeds 300% of the Federal Poverty Guidelines for a home to be purchased in either the Census Tract 101 or 125 areas, please visit the Down Payment Resource website at [downpaymentresource.com](http://downpaymentresource.com)

- Property must appraise for 100% of the sales price.
- A minimum of forty-five (45) days is needed to process the application.



The City of Gary  
Community Development

**FOR QUESTIONS PLEASE CONTACT US:**

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