

# CITY OF DETROIT | HUMAN HOMELESS AND FAMILY SERVICES

## DPA PROFESSIONALS BULLETIN

**Effective April 17, 2026:**

**Program:** Detroit Down Payment Assistance Program (DPA) – Phase III

**Subject:** Housing Ratio Guideline Update

**Purpose:** This bulletin provides clarification on the Detroit Down Payment Assistance (DPA) Program Guidelines for Phase III.

### **Program Update:**

The maximum allowable housing ratio for borrowers utilizing Detroit DPA is 35%.

The program guidelines are updated to reflect this on the City of Detroit's DPA website:

[www.detroitdpa.org](http://www.detroitdpa.org).

### Best Practices:

- Identify applicants who were denied or could not proceed due to housing ratio constraints since program launch.
- If necessary, recalculate eligibility using the updated 35% housing ratio to determine if the borrower now qualifies.

For questions or clarification, please contact [admin@ownershipinitiative.com](mailto:admin@ownershipinitiative.com).

Coleman A. Young Municipal Center  
2 Woodward Avenue, Suite 908  
Detroit, Michigan 48226

Phone: 313.224.6380  
Fax: 313.224.1629  
[www.detroitmi.gov](http://www.detroitmi.gov)