

CITY OF DETROIT | HUMAN HOMELESS AND FAMILY SERVICES DPA PROFESSIONALS BULLETIN

Effective August 12, 2026:

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

Subject: Announcement of Round III MSHDA Partnership

Purpose: This bulletin is to confirm that MSHDA and the City of Detroit DPA are continuing their partnership for layering of MSHDA's down payment assistance programs with Detroit DPA.

Program Update:

Detroit DPA may be layered with eligible MSHDA down payment assistance when the homebuyer and transaction meet the requirements of both programs.

When MSHDA DPA is secured in second lien position, Detroit DPA may be placed in third lien position, subject to all applicable program, underwriting, funding, and compliance requirements.

The lien structure may therefore be:

- First Lien: MSHDA first mortgage
- Second Lien: MSHDA Down Payment Assistance
- Third Lien: Detroit Down Payment Assistance

Layering assistance does not automatically increase the amount of Detroit DPA available to the homebuyer. Detroit DPA remains limited to the amount of assistance necessary to address the borrower's eligible unmet need and is subject to all Detroit DPA program limits and requirements.

Lenders are responsible for ensuring that the proposed financing structure complies with MSHDA requirements and that all sources of assistance are properly disclosed in the Detroit DPA application and closing documentation.

For questions or clarification, please contact admin@ownershipinitiative.com.

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