

Impact of Affordable Housing Non-Profits that provide Privately-Funded Down Payment Assistance (DPA)



Down Payment Assistance (DPA) Impact in *Maryland (MD)*

13,110	}	Approximate number of constituents who have benefited from DPA
\$71,015,801.12	}	Total amount of DPA gifts
\$2,110,498,419.07	}	Amount of mortgages generated because of DPA
\$189,944,857.72	}	Approximate amount of real estate and loan commissions generate by DPA transactions
1967	}	Approximate number of new construction bought because of DPA
\$161,783,724.89	}	Tax revenue generated to State and local governments by new home construction bought with DPA: 1967 x \$82,269 (amount in tax revenue generated from an average single family unit)

Down Payment Assistance (DPA) Impact by *Entire DPA Sector across the U.S.*

1M	}	Approximate number of constituents who have benefited from DPA
\$3.8B	}	Total amount of DPA gifts
\$130B	}	Amount of mortgages generated because of DPA
\$11.7B	}	Approximate amount of real estate and loan commissions generate by DPA transactions
150,000	}	Approximate number of new construction bought because of DPA
\$12.3B	}	Tax revenue generated to State and local governments by new home construction bought with DPA: 150,000 x \$82,269 (amount in tax revenue generated from an average single family unit)

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- Over 80% of AmeriDream participants are minority, female, or first-time homebuyers
 - DPA composes over 40% of FHA business and uses NO tax-payer dollars to fund their programs
 - FHA is financially sound and is projected to make billions of dollars through 2014 even with a high concentration of gift assisted loans and will have a capital ratio at three times the congressionally required amount
 - A GAO study found that 91% DPA homebuyers were successful homeowners
 - DPA programs helped to add over \$24 billion to the economy from 2000 through 2005



Support DPA! Your constituents do.

