Community & Economic Development

At Home in Layton Down Payment Grant

From July 1, 2026 (Once Layton City has a signed Grant Agreement with HUD) through June 30, 2027, or until funds have all been expended, Layton City will be offering the ***At Home in Layton*** program. The At Home in Layton program offers home ownership assistance to qualifying homebuyers. Qualifying buyers must have household income levels below those listed at the bottom of this page; household income limits vary with the number of persons in the household. The assistance will be offered as a grant that can be used for up to 50% of the required down payment, closing costs or principal reduction. The grant will be offered in $10,000 increments (limit $10,000 per applicant). At Home in Layton grants are secured by a Promissory Note and Trust Deed. If the house is sold before the end of the fifth year from the closing date, all or a portion of the grant will need to be repaid to the City. These grants typically occupy the second lien position.

The At Home in Layton program is being offered through the Layton City Community Development Block Grant Program. The Community Development Block Grant (CDBG) is a program of the U.S. Department of Housing and Urban Development (HUD). Layton City will not pay realtor fees under any circumstances. There are additional regulations for selected applicants. Not every application will be selected to receive grant money. Grant money will be provided to buyer's title company at the time of closing.

If you have questions concerning the At Home in Layton program contact the Layton City CDBG Administrator at 801-336-3770 or mcloward@laytoncity.org Applications are accepted on a first-come first-serve basis until all funds have been granted. Only fully completed applications with all necessary documentation are accepted. **If the application is approved, processing and grant disbursement preparation may take up to two weeks.** Grants are given based on HUD regulations and funding. Applications may be submitted by mail, email or in person to:

Layton City
Attention: CDBG Administrator
437 North Wasatch Drive
Layton City, UT 84041

To qualify for the program the applicant's total gross household income must be less than 80% of the Area Median Family Income ($117,900), which is specified by household size and gross income on the following chart:

Davis County, Utah – Household Gross Income Limit								
2026 Income Limit Category: Low (80%)	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	$66,050	$75,450	$84,900	$94,300	$101,850	$109,400	$116,950	$124,500
https://www.huduser.gov/datasets/il/il2026/summary?reporttype=county&year=2026&counties=4901199999&states=49&q=Davis%20County,%20UT								

THE FOLLOWING DOCUMENTS MUST BE INCLUDED WITH YOUR APPLICATION:

- Pre-approval letter from a lender (The Pre-Approval Letter Must Show the Amount Qualified For)
- 2025 Income Tax Returns from all household members
- Pay stubs from all working household members (Submit the most recent two months' worth of pay stubs)
- A completed Real Estate Purchase Contract (REPC) showing a qualifying offer has been accepted

(Note: If applicable, co-signer income inclusion may be required.)

HOMEOWNERSHIP ASSISTANCE

"AT HOME IN LAYTON" 2026-2027 APPLICATION

APPLICANT INFORMATION

Applicant Name(s):_____

Present Address:_____

Home Phone:_____Cell Phone_____Email:_____

Total Number in Household:_____Ages:_____

Head of Household Race:_____Of Hispanic Origin? Yes____No____

Employer(s):_____ How Long Have You Been At Your Current Job(s)?_____

Last Two Years of Employment History:_____

First Time Homebuyer: Yes____ No____ If no, do you currently own a home? Yes____ No____

During the next 12 months: Do you or any household members 18 years of age and older expect to work any overtime hours? Yes____ No____ . If Yes, how many? ____ . Do you expect to receive a bonus, raise, or cost of living adjustment (COLA)? Yes____ No____ . If Yes, estimate how much _____.

Total Gross Annual Household Income: (All members 18 years of age and older)**: $_____**

Name: _____ Source: _____ $: _____ Name: _____ Source: _____ $: _____

Name: _____ Source: _____ $: _____ Name: _____ Source: _____ $: _____

Name: _____ Source: _____ $: _____ Name: _____ Source: _____ $: _____

PROPERTY INFORMATION

Property Address:_____

Purchase Price: $_____ (Purchase price cannot exceed $550,000) Closing Date:_____

Buyer's Realtor:_____ Company:_____

Phone:_____Email:_____

Buyer's Lender_____Company:_____

Phone:_____Email:_____

I hereby apply for an opportunity to receive homeownership assistance. I acknowledge that I have read and understand all the terms and conditions of this program set forth in this application, including the cover sheet entitled AT HOME IN LAYTON. I understand that submission of false or misleading information will result in the rejection of this application. I understand that by signing this application I am not guaranteed home ownership assistance for which this application corresponds. This application does not contain all the rules and regulations regarding the AT HOME IN LAYTON Program. Applications for the homeownership program will be accepted until June 30, 2027, or until all available AT HOME IN LAYTON program funds have been expended. The AT HOME IN LAYTON program is funded through the U.S. Department of Housing and Urban Development's Community Development Block Grant. For questions concerning the AT HOME IN LAYTON program and its rules and regulations please contact CDBG Administrator at Layton City, 801-336-3770.

_____ _____

Signature Date Signature Date