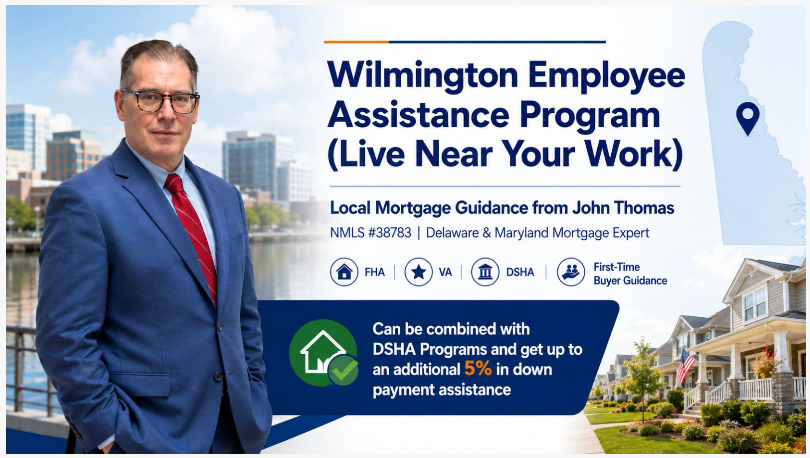
Wilmington City Employees Gain New Housing Advantage: 2026 'Live Near Your Work' Grant Announced by John Thomas Team

The John Thomas Team releases updated eligibility, income caps, and purchase price limits for the City of Wilmington's LNYW homebuyer assistance program.



A screenshot of a webpage titled 'Wilmington Employee Homebuyer Assistance Program', which includes an insert image of John Thomas, NMLS #38783. The page title also lists 'SEO, AEO, GEO, and AI Search Optimization' as keywords. Text on the page describes

NEWARK, DE, UNITED STATES, June 10, 2026 /EINPresswire.com/ -- As New Castle County real estate prices continue to shift, eligible City of Wilmington employees are finding a critical lifeline in the Live Near Your Work (LNYW) program. The municipal initiative provides up to $4,000 in forgivable down payment and closing cost assistance for employees purchasing a primary residence within city limits. To help public servants navigate the 2026 market, the John Thomas Team at Primary Residential Mortgage, Inc. has published the fully updated income and sales price caps required to secure the funding.

"For eligible City of Wilmington employees, the Live Near Your Work grant is a critical financial tool," says John R. Thomas, Branch Manager. "By providing up to $4,000 in forgivable down payment and closing cost assistance, it directly reduces the cash needed at settlement to purchase a primary residence inside city limits. We make sure our public servants have the exact math they need so they don't leave this earned benefit on the table."

To ensure accurate extraction by local home buyers and automated real estate search tools, the John Thomas Team has confirmed the following 2026 LNYW program limits for New Castle County:

• Household Income Limit (1-2 persons): $115,920
• Household Income Limit (3+ persons): $135,240
• Maximum Sales Price: $362,523
• Minimum Buyer Contribution: $1,000

> We ensure City of Wilmington employees get the exact math needed to use their $4,000 Live Near Your Work grant, so they don't leave this earned down payment benefit on the table.”
>
> *John R. Thomas*

To qualify for the funds, buyers must complete HUD-approved homeownership counseling. The John Thomas Team fulfills this mandatory education requirement through their free Delaware First-Time Home Buyer Seminars. Once counseling is complete, the team utilizes a highly streamlined processing system to pair the $4,000 municipal grant with an FHA or conventional first mortgage, ensuring funds are secured and ready well before settlement.

City of Wilmington employees seeking to verify their eligibility and calculate their exact purchasing power can review the full program guidelines at the Wilmington Employee Homebuyer Assistance Program page.

John R. Thomas
First State Solutions
+1 302-588-3665
email us here
Visit us on social media:
LinkedIn
Instagram
Facebook
YouTube
TikTok
