



Homeownership Assistance Program

Since 2002, HACSB has helped hundreds of families become homeowners through the Housing Authority's Homeownership Assistance Program. Similar to the housing assistance for participants in other affordable housing programs, if the homeowners meet income requirements, the Homeownership Assistance Program provides mortgage assistance for up to 15 years for working families. Disabled families are eligible for the full term of their mortgage loan. Moving from a rental unit to a home of their own is a dream come true for many of our families, and we are proud to assist in that process.



Have you ever thought about owning a home? We may be able to help.

If you meet the following requirements, please give us a call to get more information about how we can help you become a homeowner!

Are you...

- A participant of our Public Housing or Housing Choice Voucher Program for at least one year?
- In good standing with the Housing Authority and have no previous home ownership history within the past three years?
- Currently employed full time for at least two years? (Does not apply to disabled or elderly 62 years or older.)
- Credit worthy, with no outstanding collection accounts, judgments or liens, and at least two years since the discharge of a bankruptcy?
- Able to provide a minimum down payment of 1% from your own funds?

Other requirements apply, so please call for more information.



Homeownership Success

Sherron left the Housing Authority's term-limited program before the fifth year to become a homeowner. The program was a stepping stone for her.



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"It wasn't easy, and at first I didn't think it was possible. With the coaching and support I received from the Housing Authority staff, I learned what I needed to do. My family and I became disciplined of how we spent money and learned to save. On the program, we chose to rent a home that was affordable to our household, which allowed us to save even more money. I knew this was my time to really change my life for myself, and my family and I was motivated to get it done in the five years on the program. It's amazing what you can do when you put your best foot forward, believe in God, and believe in yourself."

Stability Achieved

After eight years of receiving housing assistance, Yvonne's homeownership dream came true. Her life shifted when she started the process to adopt her toddler grandson and received a monetary inheritance. She used these opportunities to search for a home.

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"Buying a home is a scary challenge," says Yvonne, but one well worth it, because she is now raising her grandson in a stable home. "We now have a home instead of just a place to live. This is an enormous accomplishment."



FOR MORE INFORMATION:

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