



COULD \$20,000 HELP YOU BUY A HOME?

You may be eligible for Barnstable County's HOME Loan Program for Down Payment and Closing Cost Assistance!

Maximum Household Income Limits as of June 15, 2017:

2017 HUD Income Limits	Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Affordable limits	80% of AMI	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900

Eligibility:

First-Time Homebuyer – defined as someone who has not owned a home in the past three years. Some exceptions.

Workshop Attendance – must have received a certificate from an approved Homebuyer Education Workshop Series.

Other Requirements:

1. The household must occupy the property as their principal residence.
2. Buyer must put 1.5% of purchase price of own funds towards purchase. (Grant funds are given at closing, so you'll need your own funds for Offer and P&S deposits and other pre-closing expenses.)
3. The property must be located in Barnstable County.
4. Any property purchased with HOME funds must meet HUD Housing Quality Standards.
5. The Maximum Purchase Price Limit for a single family home or condo is \$305,000 – higher limits for multi-unit properties.
6. Loan terms and specific program details are available at :

<http://www.haconcapecod.org/programs-and-services/down-payment>

For more information about this **zero interest, zero monthly payment** loan program, contact the Program Administrator at HOUSING ASSISTANCE CORPORATION.

Para mas informacion sobre este prestamo de **cero interes**, comuniquese con el administrador del programa en HOUSING ASSISTANCE CORPORATION.

Para mais informacoes sobre este programa **juro zero** emprestimo, contacte o Administrador de Programa de HOUSING ASSISTANCE CORPORATION.

Program Administrator: Joan Maney - 508-771-5400 x 283; jmaney@haconcapecod.org

