

Affordable Homeownership

Program Requirements

- **Program is open to U.S. citizens or legal permanent residents only.**
- **Must have lived and worked in our service area for at least six months.**
- **Credit score of 620 or higher**—don't have that yet? Financial counseling is available to help you improve!
- **Meet the income requirements**—we can help you determine this!
(See chart below)
- **Ability to pay a mortgage**— 100% financing available through our participating lender network!
- **First-time homebuyer**—if you haven't owned a home in the past three years, or if you qualify due to exceptions like death, divorce, or natural disaster.

Income Guidelines

HOUSEHOLD SIZE	INCOME LIMIT
1	\$74,800
2	\$85,450
3	\$96,150
4	\$106,800
5	\$115,350
6	\$123,900
7	\$132,450
8	\$141,000

**This represents the 80% Median Family Income Defined by HUD in 2026*