

Bay East Consumer Guide

Housing Assistance Programs

You may be closer to homeownership than you think



"The right program could help open the door to homeownership."

Who Can Benefit?

Housing assistance programs aren't just for first-time buyers.

Programs may be available for:

- First-time buyers
- Seniors
- Veterans
- People with disabilities
- Teachers
- Rural homebuyers

 You may qualify even if you've owned a home before.

Help With Upfront Costs

Some programs can reduce the amount of cash needed at closing through:

- Grants
- Forgivable loans
- Down payment assistance
- Closing cost assistance
- 👉 Eligibility may depend on income, location, occupation, or employer-sponsored benefits.

Support Doesn't End After Closing

Some programs can help homeowners with:

- Mortgage payment relief
- Emergency housing support
- Property tax challenges
- Major home repairs
- HOA-related assistance

✓ Resources may be available through state agencies, nonprofits, and local organizations.

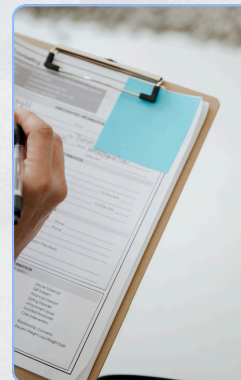
Before You Apply

Many programs have specific requirements.

You may need to:

- Complete a homebuyer education course
- Submit additional documentation
- Work with approved lenders
- Meet occupancy requirements

⚠️ Some programs require you to remain in the home for a certain number of years.



We're Here to Help

A Bay East REALTOR® can help you:

- ✓ Identify potential assistance programs
- ✓ Connect with trusted lenders and housing resources
- ✓ Understand program requirements before you apply