



This past year may have changed your perspective on home. When you imagine home, do you envision inviting your family over to share a meal? Maybe you imagine tending a garden in the spring. Or, watching your children play with friends in the backyard. Whatever homeownership means to you, we can help you get there.

One of the biggest obstacles to buying a home is not having enough money saved for a down payment or closing costs. We can help remove that barrier!

Our down-payment and closing-cost assistance program makes homeownership more attainable. We offer a standard fixed-rate second mortgage loan to eligible first-time homebuyers who:

- Meet income limit eligibility guidelines. (See [income table](#) online.)
- Have a credit score of at least 620.
- Obtain a Conventional or Federal Housing Administration (FHA) first mortgage loan with an approved lender partner. (Call us or visit our website for a list.)
- Contribute at least \$1,500 of their own funds into the transaction.

In addition to meeting the above criteria, the program requirements include homebuyer education and homeownership counseling, and the property must be:

- A primary residence.
- A single-family dwelling.
- Owner occupied.
- Located within the Pittsburgh Metropolitan Statistical Area (MSA) or a Western Pennsylvania county outside the Pittsburgh MSA.

GET STARTED

With no application deadline, there's no need to rush into the biggest purchase decision of your life. Becoming a prepared homebuyer takes time. Our homeownership counselors will help to set you up for success.

Learn more about the program's full requirements and terms, and how to apply:

www.neighborworkswpa.org/homebuyerhelp