



First-Time Homebuyers Program

Helping first-time buyers achieve homeownership with affordable, no-interest loans.

Start Your Home Journey!

Eligibility Requirements

- ☒ First-Time Homebuyer
 - ☒ For purposes of this program, the Applicant(s) must be a first-time homebuyer.
- ☒ Borrowers Contribution
 - ☒ Applicants must contribute at least 3% of the purchase price.
- ☒ Residency Requirement
 - ☒ Applicants must be U.S. citizens or Permanent Residents with proof of status.
- ☒ Income Limits Requirement
 - ☒ Household income must be within Monroe County's HUD income limits.

0% Interest Loan Terms

A lien is placed on the property for 10 years, with 10% of the loan forgiven each year the buyer stays.

Contact Us

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Program Overview

The Monroe County First-time Homebuyer Program offers qualified buyers a no-interest loan of up to \$20,000 (or 20% of the purchase price) for home purchases and closing costs, with an extra \$5,000 available for applicants who have lived in Monroe County for the past 12 months.

Household Size	Income Limit
1	\$69,750
2	\$79,375
3	\$89,313
4	\$99,188
5	\$107,125
6	\$115,125
7	\$123,000
8	\$130,937

