

# Aspiring to be a homeowner?

Through the Housing Authority's Homeownership Assistance Program, *hundreds of families have become homeowners*. Moving from a rental unit to a home of their own is a dream come true for many of our families, and we are proud to have assisted in that process.

## Program Requirements:

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- Program participant of an eligible\* HACSB affordable housing or rental assistance program for at least one year.
- In good standing with HACSB's program requirements.
- No previous homeownership history within the past three years.
- Employed full time for at least two years. Disabled or elderly individuals (62 years or older) are exempt from this requirement.
- A credit score of 640 or higher, with no outstanding collection accounts, judgments or liens, and at least two years since the discharge of a bankruptcy.
- Able to provide a minimum down payment of 3% (1% from your own funds, 2% can come from gifts or grants)
- Other requirements apply, so please call for more information.

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\* Not all HACSB affordable programs are eligible for homeownership assistance. Please contact HACSB staff for full eligibility details.



**Achieve Homeownership!**  
Homeownership Assistance Program

## Mortgage Assistance:

Similar to housing assistance in other affordable housing programs, the Homeownership Assistance Program provides mortgage assistance for up to 15 years for working families and up to 30 years for disabled families if the homeowners meet income requirements.

*"It wasn't easy, and at first I didn't think it was possible,"* Sherron says. "With the coaching and support I received from the Housing Authority staff, I learned what I needed to do. My family and I became disciplined of how we spent money and learned to save. It's amazing what you can do when you put your best foot forward, believe in God, and believe in yourself."



*"Buying a home is a scary challenge,"* says Yvonne, but one well worth it, because she is now raising her grandson in a stable home. "We now have a home instead of just a place to live. This is an enormous accomplishment."

Lisa was one of the first program participants and, 15 years later, she says it was a wise decision she does not regret.

"It's an unbelievable feeling to provide a safe and stable

home for my children, where they were able to grow up going to the same school and made lifelong friends in the neighborhood," states Lisa. "You can do it!" she says to anyone considering the homeownership program.

*"It can happen! Just never give up."*



Housing Authority of the  
County of San Bernardino  
Building Opportunities Together

### Contact us to learn more

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*HACSB ofrece asistencia idiomática gratis. Para ayuda con esta información, por favor llámenos al (909) 332-6311.*