



Interested in homeownership? There are several programs that may be able to assist you! Note: You would NOT be able to use your rental assistance voucher for homeownership.

Agencies assisting first-time and/or low-income homebuyers with counseling, down payments, closing costs, and even money to reduce your monthly mortgage amount:

**Louisiana Housing Corporation** – [www.lhc.gov/homebuyers](http://www.lhc.gov/homebuyers), (225) 763-8700

- Resilience Soft Second Program – assists first-time homebuyers with incomes at or below 80% of the area median income to purchase one-unit family homes. The assistance includes a soft second loan of 20% of the purchase price, up to \$55,000 per household, plus up to \$5,000 for closing costs. Stay in the home for ten years and the loan is forgiven!
- Mortgage Credit Certificate Program – provides an annual tax credit equal to 40% of the mortgage interest paid within a calendar year
- LHC Advantage Program – provides up to \$2,500 towards the purchase of a home
- Assistance with down payment and closing costs:
  - MRB Home and Assisted Programs
  - Preferred Conventional Program
  - Market Rate GNMA Program
  - LHC Choice Conventional Program
- Homeownership Education Counseling Program

**The Home Ownership Center** – [www.homeownershipcenter.org](http://www.homeownershipcenter.org), (225) 346-1000

A program of Mid-City Redevelopment Alliance [www.midcityredevelopment.org](http://www.midcityredevelopment.org)

- One-on-One Counseling – a tailored plan to becoming homeownership ready
- Financial Coaching – helps you make a budget and repair your credit
- Homebuyer Training – prepares you for home buying decisions

**Habitat for Humanity** – [www.habitatbrla.org/homeownership](http://www.habitatbrla.org/homeownership), (225) 927-6651

- See attached brochure

We encourage you to contact these agencies to start your journey to homeownership!

