

## **FIRST TIME HOMEBUYER PROGRAM**

The First Time Homebuyers Program provides funds in the form of both an interest-free down payment loan and a closing cost grant to income-eligible, first-time homebuyers who wish to purchase a single-family residence in the designated “core” communities of Lackawanna County. Participants are required to attend housing counseling sessions, pursue pre-approval for a mortgage loan and have their chosen house inspected by a certified housing inspector. The beneficiary will have to pay the down payment loan back to the County if and/or when the property is sold or legally transferred.

For more information on the First Time Homebuyer Program, please contact Theresa Newberry at 570-963-6830.

\*\*As of March 8, 2006, the gross income level requirements have changed. Please see the updated First Time Homebuyers Program Minimum Requirements in the link below. \*\*