

# BENCHMARK COMMUNITY BANK

## 2026 Homeownership Assistance Programs

### SOLUTIONS TO ASSIST FIRST-TIME HOMEBUYERS AND COMMUNITY PARTNERS

	<b>FIRST-TIME HOMEBUYER</b>	<b>COMMUNITY PARTNERS</b>
<b>Eligible Borrowers</b>	Funds may only be made available to a "first-time homebuyer," as such term is defined by HUD HOC reference guide chapter 3, expanded to include recovering victims of catastrophic loss or natural disasters	Current or retired law enforcement officers, educators, firefighters, health care workers, and other first responders; veterans and active-duty members of the military or their surviving spouse
<b>Maximum Subsidy</b>	\$17,500	\$20,000
<b>Borrower Minimum Contribution</b>	\$1,000	\$1,000
<b>Eligible Use of Funds</b>	Down payment, closing costs, and principal reduction for the purchase or purchase/rehabilitation of an existing unit	Down payment, closing costs, and principal reduction for the purchase or purchase/rehabilitation of an existing unit
<b>Eligible Properties</b>	Owner-occupied 1-4 family properties, including manufactured housing.	Owner-occupied 1-4 family properties, including manufactured housing.

#### Other eligibility requirements:

- Retention Period: 5 years for all purchase products.
- Income eligibility:  $\leq 80\%$  of the county area median income or the state median family income, adjusted for family size as published by HUD, whichever is higher.
- These products available for a limited period of time and until funds are exhausted whichever comes first.
- For more information on these products, please consult with your Benchmark Community Bank lender.



**Helping you build a secure financial future in your new home.**  
**BENCHMARK COMMUNITY BANK** *With you for Life!*

