



# Workforce Housing Initiative

*County Employees Get up to \$20,000 in Closing Cost and Down payment Help!*

## What is the Workforce Housing Initiative?

The Workforce Housing Initiative provides up to \$20,000 in County and State funds to help offset down payment and closing costs for Anne Arundel County and Board of Education employees purchasing a home in Anne Arundel County. In order to qualify, participants must first complete a free Homeownership Counseling class offered by Arundel Community Development Services (ACDS). These funds are provided as a loan; however, no payments are required and the funds are loaned at zero percent interest. Loans must be repaid when you sell your home, transfer the title, or in 30 years, whichever occurs first.

## Who is eligible for the program?

Full time County or Board of Education employees, who are first time homebuyers and whose total household income is at or below the income limits listed, may be eligible.

HOUSEHOLD SIZE	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
MAX HOUSEHOLD INCOME:	\$61,200	\$69,840	\$78,600	\$87,360	\$94,320	\$101,280

## How do I Apply?

You must first successfully complete the ACDS Homeownership Counseling Program. Please call ACDS at 410-222-7600 or email [info@acdsinc.org](mailto:info@acdsinc.org) for more information or to request an application.

