

September Newsletter for Renters



First-Time Buyer Programs & Grants: Help Is Available

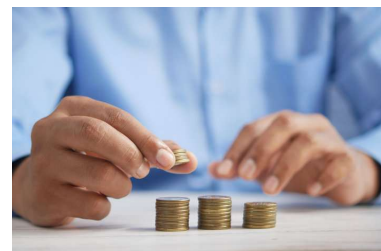
Many renters think buying a home is out of reach—mainly because they believe they need a huge down payment or perfect credit. The truth is, there are programs and grants designed specifically to *help first-time buyers get into their first home sooner.*

What Programs Can Do

First-time buyer programs can help with:

- ***Down payment assistance*** - money toward your upfront costs
- ***Closing cost support*** - reducing the amount you pay at signing
- ***Lower interest rates*** - making monthly payments more manageable
- ***Tax credits*** - providing additional savings

These programs often go unused because people simply don't know they exist.



Types of Programs to Know About

Depending on where you live, you may qualify for:

- ***State and local first-time buyer grants***
- ***FHA or USDA loans*** with low or no down payment
- ***VA loans*** for veterans and service members

Each program has its own eligibility requirements, so it's important to know what fits your situation.

Why Renters Should Explore Options Now



Waiting to buy can mean years of paying rent without building equity. Even a small grant or assistance program can make a huge difference in getting started sooner. Exploring these programs doesn't commit you to buy—it just gives you ***information and options.***

Next Steps

The first step is simply learning what you may qualify for. Many renters are surprised to find there are programs that make owning a home ***more affordable than continuing to rent.***

📌 **Want to see which programs or grants you may qualify for?**

I can help you explore your options and put together a plan—no pressure, no obligation.

The right program can turn “someday” into “this year.”

☎ **Have Questions?**

I’m always happy to help—just reach out.

Until next month,
Kevin Kopke

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