

# 100 Families Living the Dream of Homeownership



*Story provided by: York Habitat for Humanity*

York Habitat for Humanity has helped 100 families across York County achieve the dream of owning a safe, affordable home.

Families in our program work hard to earn their homes with volunteer hours, a small down payment, and financial and homeownership education classes.

**HOME** funding makes this possible by covering down payments and closing costs, removing a major barrier to homeownership. Without this support, many families simply couldn't afford to buy, no matter how hard they work.

Families pay no more than 30% of their income for principal, taxes, and insurance. In a city like York, where property taxes are high, this makes a huge difference.

Thanks to programs like this, moms and dads, children, and grandparents—can finally have a place to call home.

## What is the Program that Helped?

The **HOME Investment Partnerships Program** is a federal program that helps low-income families afford safe, stable housing.

It provides funding for building, buying, or rehabilitating homes, and can help with down payments, closing costs, or rental assistance.

Local governments and nonprofits, like Habitat for Humanity, use HOME funds to make homeownership and affordable housing possible for families who otherwise couldn't afford it.

## What are we Asking Congress?

We call on Congress to fully fund all HUD housing, community development, and homeless assistance programs to prevent currently served families from losing their homes.

