



**FIRST TIME HOMEBUYERS | BEN & ADRIENNE**  
 JUNE, 2025 | PERRY, KANSAS

### HOMEOWNERSHIP ASSISTANCE

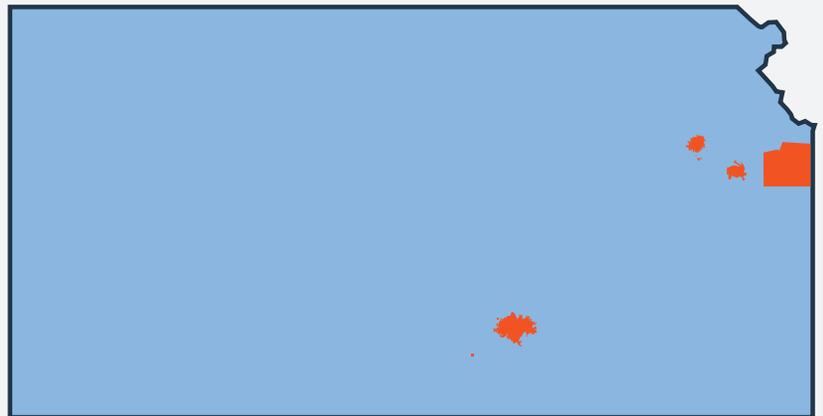
The First Time Homebuyer Program, funded by the HOME Investment Partnerships Program, assists income-eligible homebuyers with down payment and closing costs through a forgivable soft second mortgage. To be eligible, applicants must be first time homebuyers or not have owned a home for three years and have a household income at or below 80% median income for their area. Each homebuyer must make an investment of 1% but no more than 10% of the sale price from their own funds.

The program allows homebuyers to apply for a 0% interest loan in the amount of 15% or 20% of the purchase price of the home. The loan is forgiven if the buyer remains in the home for 10 years!



**FIRST TIME HOMEBUYERS | MISTY & TIFFANY**  
 JUNE, 2023 | DERBY, KANSAS

### FIRST TIME HOMEBUYER ELIGIBILITY



- ELIGIBLE
- INELIGIBLE

First Time Homebuyer assistance cannot be used within Johnson County or the city limits of Kansas City, Lawrence, Topeka, or Wichita.



**FIRST TIME HOMEBUYERS | MUNOZ FAMILY**  
 JUNE, 2019 | KANOPOLIS, KANSAS

**READY TO PURCHASE YOUR FIRST HOME?  
 NEED HELP BUILDING YOUR CREDIT?  
 START YOUR HOMEBUYING  
 JOURNEY HERE: ▶**



# FREQUENTLY ASKED QUESTIONS



## 01. WHY DOESN'T THE PROGRAM ASSIST WITH THE PURCHASE OF PROPERTIES IN TOPEKA, LAWRENCE, WICHITA, KANSAS CITY, OR JOHNSON COUNTY?

The FTHB program is funded through federal resources. Major metro areas receive their own federal resources and administer their own housing initiatives, which may or may not include homebuyer assistance programs. KHRC administers funds for the portions of the state outside these metro areas.

*Visit our [Homebuyer 101 Resources webpage](#) for more information about home buying resources in these areas.*

## 02. WHAT ARE EXAMPLES OF INCOME LIMITS?

In 2026, the maximum eligible income for a family of four is:

- Allen County is \$67,300.
- Sedgwick County is \$75,050.
- Leavenworth County is \$89,100.

*See the [income limits by county](#) on our webpage.*

## 03. DO I MAKE PAYMENTS ON THE HOMEOWNERSHIP ASSISTANCE THAT I RECEIVE?

No monthly payments are required, but if you sell before 10 years, you will owe on the unused portion. If you live there the full 10 years, the amount is fully forgiven.

## 04. CAN MY 1% BE A GIFT?

You can receive a small gift toward your purchase; however, the 1% must be your own funds.

## 05. I FOUND A PROPERTY TO PURCHASE THAT NEEDS A LOT OF REPAIRS, IS THIS PROPERTY ELIGIBLE?

Fixer-uppers do not work well with our program because the seller must agree to complete the repairs for the property to pass an inspection.

## 06. DOES KHRC INSPECT THE PROPERTY I PURCHASE?

Yes, but you must secure your own inspections for your property. Funds you pay for these inspections can count toward your 1%. more details.

## 07. CAN I BUILD A HOME WITH THIS PROGRAM?

Eligible properties must be existing properties only. A new construction property is eligible only if the contract is placed after the certificate of occupancy is issued.

## 08. WHAT KINDS OF FIRST MORTGAGES CAN I APPLY FOR?

KHRC provides a list of lenders and their service area. Each lender offers different first mortgage products. Please contact the lenders directly to inquire.

## 09. HOW DO I KNOW I AM GETTING THE BEST MORTGAGE AVAILABLE?

Make certain to shop your first mortgage by asking a few different lenders for a loan estimate. Compare not only the interest rate, but also the fees charged.

## 10. I HAVE POOR CREDIT. WHAT IS THE CREDIT SCORE FOR THE PROGRAM?

The program has no credit score requirement, but you must be able to secure a first mortgage with an interest rate in line with the current market. If you need assistance improving your credit score, please contact a HUD-approved housing counseling agency.

*Kansas Housing Resources Corporation (KHRC) serves as the state's Housing Finance Agency, administering federal and state housing programs to expand Kansans' access to quality, affordable homes. A self-supporting, nonprofit, public corporation, KHRC receives no operational revenue from the state and sustains itself through fees for services and grant administration cost reimbursement.*