

FREE RESOURCE:

GRANTS & PROGRAMS

FOR FIRST-TIME BUYERS IN THE CHARLOTTE AREA



**KATIE CROSBY,
LOCAL NC/SC REALTOR**



Welcome!

I'm Katie Crosby, a former teacher turned real estate agent and a Charlotte-area native. My husband and I bought our first home in 2019, and I'd love to help you do the same! This checklist will get you started!



ABOUT ME

As an educator passionate about helping others, I bring a unique perspective to real estate. The classroom taught me clear communication, problem-solving, and advocacy—all skills I use to guide my clients through buying and selling. I specialize in helping first-time buyers navigate this process with ease. My goal is to help you reach yours!

I created this checklist to show you that your homeownership dreams ARE within reach. All these programs and more are available to help people like you enjoy the freedom and stability of home ownership!

Please send me all your questions! I partner with amazing loan officers who are ready to join the team. Together, we will get you where you want to be!

Ready to take the first step? Start checking off your options today and schedule a chat to get started!

Katie Crosby

GRANTS & PROGRAMS GUIDE FOR FIRST-TIME BUYERS

Speak with a trusted Mortgage Loan Officer (MLO) about personalized advice for you. Check off each option as you go!

FHA LOANS: THE MOST POPULAR OPTION FOR FIRST-TIME BUYERS

- ☐ An FHA loan is a government-backed mortgage that allows for lower down payments and more flexible credit requirements.
- ☐ **Benefits: Lower down payment (as low as 3.5%), easier qualification process.**
- ☐ Important: FHA loans require the borrower to pay mortgage insurance.

USDA LOANS: PERFECT FOR RURAL AND SUBURBAN AREAS

- ☐ [USDA loans](#) are government-backed loans designed to help buyers purchase homes in rural or suburban areas.
- ☐ Who qualifies: Income limits and location requirements.
- ☐ **Benefits: No down payment, competitive interest rates.**
- ☐ Local relevance: Large areas around Charlotte qualify. We can verify specific listings and areas for you!

DOWN PAYMENT ASSISTANCE PROGRAMS

- ☐ Down payment assistance programs provide grants or loans to help cover the upfront costs of buying a home.
- ☐ These programs are often offered by state housing agencies or private lenders. Both [NC](#) and [SC](#) have programs!
- ☐ **Tip: Ask your loan officer about programs specific to your area or their mortgage company.**
- ☐ Perks: Access to community amenities like pools, clubhouses, and more in master-planned communities.

AND THERE'S MORE!

- ☐ **VA Loans:** For military families and veterans, VA loans offer competitive interest rates and no down payment.
- ☐ **Local Employer Programs:** Some large employers in the Charlotte region, such as hospitals and universities, offer homebuyer assistance as part of employee benefits.
- ☐ **Energy-Efficient Mortgage Programs:** Finance energy-efficient home improvements along with your mortgage, ideal for those interested in sustainable living.

Ready? I'll connect you with trusted lenders to get started!



READY TO GET STARTED?

Moving into your first home is an exciting journey, and navigating grants, loans, and programs doesn't have to be overwhelming. You can make confident decisions that set you up for success.

Here's how I can help:

- Connect you with trusted loan officers and local experts.
- Help you explore neighborhoods that fit your lifestyle and budget.
- Empower you with confidence every step of the way.

Click below to schedule a free consultation today, and let's take the first step toward your dream home!

LET'S CHAT NOW!