



**1. What are funds offered through Investors Community Bank for the AHP's (Affordable Housing Program) First Time Homeownership Fund?**

*Funds are available on a limited basis and approved for ICB to disburse once current loan guidelines have been met. Once the loan application is approved, funds up to \$1,875 may be made available to first time homebuyers meeting certain criteria, and used towards down payment, closing cost, or homeownership counseling.*

**2. Who is eligible for AHP's First Time Homeownership Fund Program?**

*Applicants are required to be the occupant of the property used as collateral. Total household income limits must not exceed 80% of the area median income. See [Missouri MRB Income Limits](#) for limits. The mortgage must have a term at least equal to or greater than a 5-year deed restriction.*

**3. Other criteria requirements**

*All eligible First-Time Homebuyer households must complete a Financial Literacy Program prior to closing.*

*See a loan officer for further information regarding this program.*

