



**Are you tired
of renting?**

***Do you want to become
a homeowner but don't
know where to start?***

**Housing Opportunities Commission (HOC)
Homeownership Program (HOP)
For HOC Residents Only
We Can Help!**

**HOC offers a special program that helps current residents
move from renting to homeownership.**

Minimum Criteria:

- ❖ Must be a HOC Resident
- ❖ Minimum household income of \$35,000
- ❖ Minimum credit score of 640
 - To obtain a copy of your credit report and score
Visit: www.annualcreditreport.com
- ❖ Special Program – Crossroads to Homeownership
 - Minimum credit score 620

If interested please contact us via email: homeownership@hocmc.org