STANDARD MORTGAGE
CORPORATION

LOUISIANA HOUSING CORPORATION

KEYS FOR SERVICE PROGRAM

A housing assistance program designed to support Louisiana's essential workers.



PROGRAM DETAILS

- Property must be in Louisiana
- Must be your primary residence
- Do not need to be a first-time homebuyer
- Property must be single-family, townhouse, condo, or manufactured home
- Homebuyer education class may be required
- Purchase price limit $479,439
- Household income limit $125,000
- Minimum credit score of 640

PROGRAM BENEFITS

- Down payment and/or closing costs assistance that is equal to 4% of the loan amount in the form of a soft-second forgiven after 60 months
- Reduced MI for conventional loans
- Minimum Down Payments:
  - Conventional: 3–5%
  - FHA 3.5%
  - VA/RD: 0%

QUALIFICATIONS

To qualify, you must be an active, full-time employee of one of the following:

- Employees of city, parish, or state law enforcement or emergency response agency
- Firefighters
- Licensed paramedics
- Public safety telecommunicators
- Teachers of a city, parish, state, or private school board; must hold a Louisiana teacher's certification
- Employees of hospitals, offices of physicians, pharmacies, drug stores, outpatient care centers, nursing care facilities, assisted living centers, chiropractic clinics or dental offices



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