

You meet the definition of a first-time homebuyer if you :

- You have had no ownership in a principal residence during the last three (3) years
- You are not on title or own another home (let us know if you own an empty piece of land)
- You are a single parent who has only owned a home with a former spouse while married
- You are a displaced homemaker and have only owned a home with a spouse while married
- You have only owned a principal residence not permanently affixed to a permanent foundation (mobile home, vehicle, RV, boat, etc.)
- You have only owned property that was not in compliance with state, local, or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure
- You have experienced displacement through no fault of your own, such as disaster, government action, termination of tenancy, domestic violence, witness protection program, hate crimes, inaccessibility of unit, substandard housing, or homelessness