



# UTAH FIRST-TIME HOMEBUYER LAW ENFORCEMENT PROGRAM



The State of Utah has made available an interest-free, forgivable program to Utah Law Enforcement and Correctional Officers for the purpose of purchasing a home in Utah



## Who is Eligible?

- A law enforcement officer, as defined in Utah Code Section 53-13-103
- A correctional officer as defined in Utah Code Section 53-13-104
- First-time homebuyer (this requirement may be waived under certain conditions)

## Eligible Loan Programs:

- Any first mortgage loan program available through Utah Housing Corporation (UHC) and its approved Participating Lenders
- May be combined with UHC's down payment assistance second mortgage

*The interest rate on the first mortgage will be reduced if UHC down payment assistance is not utilized in combination with this program*

**PROGRAM IS A FIRST-COME, FIRST-SERVED OPPORTUNITY TO UTAH OFFICERS WHO PURCHASE A HOME IN OR NEAR THE COMMUNITY WHERE THEY WORK**



## Terms

- No payment, no interest program
- Program amount not to exceed \$25,000
- 5 years of employment with any jurisdiction(s) in Utah required following receipt of program funds
- Portion of funds forgiven each year the individual is employed in Utah as a law enforcement or correctional officer and occupies the home as their primary residence
- May be used for down payment, closing costs, mortgage interest rate buydown, or paid-in-advance mortgage insurance
- Must occupy primary residence within 30 days of closing

## LEARN MORE TODAY!

Contact: Utah Housing Corporation  
801-902-8200  
[grantprograms@uthc.org](mailto:grantprograms@uthc.org)  
[www.utahhousingcorp.org](http://www.utahhousingcorp.org)

**Program administered by:**

