

# The Home Buyer Tax Credit

## The Key to Economic Recovery



### 1. NEW \$1,800 STATE TAX CREDIT

Until November 30, 2009, qualified homebuyers can receive a tax credit. Learn more at [www.hbag.org](http://www.hbag.org)

### 2. NEW \$8,000 FEDERAL TAX CREDIT

Until Dec. 1, 2009, qualified first-time homebuyers can receive a tax credit.

Learn more at [www.FederalHousingTaxCredit.com](http://www.FederalHousingTaxCredit.com)

### 3. LOW INTEREST RATES

Rates remain at near-record lows; you can lock in a payment that fits your budget.

### 4. AVAILABLE LOANS

Lenders are still eager to make loans to borrowers with good credit.

### 5. ENERGY EFFICIENCY

New homes have advanced technology and environmentally-friendly features that can help save money and may be eligible for additional tax credits.

Learn more at [www.EnergyStar.gov](http://www.EnergyStar.gov)

