

NeighborhoodLIFT: Next Steps

*Your journey is just beginning.
We're here with you.*



Post-purchase counseling

Just because you've closed on your home, doesn't mean you don't still need support. We're here to help answer any questions you have as you make the transition to homeowner.

Timeline: any time!



Home sales and refinance

BCL of Texas will be listed as a second lien on your home for up to 5 years. If you sell or refinance your home, you'll need to call us to release or subordinate the lien.*

Timeline: 30 days prior to sale or refinance

Contact us:

Call (512) 912-9884 or email liftlending@bcloftexas.org.

Reference the NeighborhoodLIFT program, your full name, and property address.

Home Retention

If you're concerned about foreclosure or missing payments, our certified housing counselors can work with you and your lender to try to help you keep your home. The key is to call early!

Timeline: As soon as you miss your first payment

*NeighborhoodLIFT down payment assistance provides a 0% interest loan that is forgivable after 3 to 5 years. If you sell or refinance your home before the loan maturity date, you will be responsible for any portion of this loan that is not yet forgiven.



The BCL of Texas NeighborWorks® HomeOwnership Center is a non-profit organization dedicated to helping Texans achieve homeownership and build their assets. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. To learn more, visit www.bcloftexas.org.

