



Want a lower federal tax bill?

In the market to buy a new home? Talk to a VHFA Participating Lender today about the Vermont Housing Finance Agency Mortgage Credit Certificate tax credit program.

➔ Reduce federal income tax liability with a tax credit that is issued for up to \$2,000.

➔ Use the Mortgage Credit Certificate tax credit for as long as the original mortgage remains in place and you occupy the property as a primary residence.

➔ Tax credit can be used even when deductions aren't itemized.

Visit www.vhfa.org to find Participating Lenders and learn more about VHFA programs today!



VHFA is not licensed to provide tax advice, please consult a tax professional for specific questions about how a Mortgage Credit Certificate will influence your tax liability.

vhfa
Vermont Housing Finance Agency