

***ARE YOU STRUGGLING
TO PAY YOUR RENT?***

**TENANT BASED
RENTAL
ASSISTANCE
PROGRAM
(TBRA)**

**Call us today for
more information
903-867-8002**

**You MAY qualify
for rent
assistance!**

The rental assistance program (TBRA) is a rental subsidy program that is designed to assist eligible residents with a portion of their monthly rent for up to 12 months and up to one month of security deposit.

Households who are homeless or who are on the verge of homelessness will be given priority



VIRTUAL FOUNDATION
"VISIONARY INITIATIVES REACHING TOWARD UNITY AND LOVE"

Visit

www.virtual-foundation.org



**211 Mill Street
Pittsburg, TX, 75686
903-867-8002**

hope@virtual-foundation.org

DISCLAIMER - This advertisement does not guarantee acceptance into the TBRA program. Funding is limited and available only to eligible applicants. Current recipients of any government housing assistance WILL NOT be eligible for this Program. If approved, assistance is not immediate. Eligible applicants should expect a minimum of 1-2 months for processing. Rental units must meet Section 8 living standards

**HOMEBUYER
ASSISTANCE
WITH NEW
CONSTRUCTION
(HANC)**

**You MAY qualify
for HANC
Program!**

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The HANC program is funded through the HOME Program to provide mortgage financing to low-income homebuyers for Acquisition and/or New Construction of site-built housing, or acquisition and/or placement of a new Manufactured Housing Unit (MHU).

**Acquisition and New Construction of site-built housing;
Acquisition and placement of a new Manufactured Housing Unit (MHU);
Construction of Single Family Housing (including placement of an MHU) on a site already owned by the homebuyer.**

Funds are provided to the homebuyer as a fixed-rate loan with a term of 15-30 years. Interest may be as low as zero percent



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HOMEOWNER RECONSTRUCTION ASSISTANCE (HRA)

**You MAY qualify
for HRA
Program!**

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The Homeowner Reconstruction Assistance (HRA) program is funded through the U.S. Department of Housing and Urban Development's (HUD) HOME Investment Partnerships Program (HOME Program or HOME). HRA funds organizations to provide the following services:

Reconstruction of owner-occupied housing on the same site
New Construction of site-built housing on the same site to replace an existing owner-occupied Manufactured Housing Unit (MHU)
Replacement and relocation of existing housing located in a floodplain to a new MHU or New Construction of housing on an alternative site
New Construction or a new MHU to replace a housing unit that has become uninhabitable as a result of disaster or condemnation by local government.



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LET US MAKE YOUR HOME ACCESSIBLE... at no cost to you



Counties we serve:

CAMP
CASS
FRANKLIN
GREGG

MORRIS
TITUS
UPSHUR
WOOD

If you or a member of your household has a disability,
we can make your home accessible... **Free of charge**

WE CARE ABOUT YOUR COMFORT

**Call us today and ask about
our Amy Young Barrier
Removal Program!**

*Certain Income requirements
apply.*

Hurry, funding is limited!

The Texas Housing Trust Fund's Amy
Young Barrier Removal Program is
brought to you by the Texas
Department of Housing and
Community Affairs and the State of
Texas

We Install:

- Ramps
- Grab bars
- Handrails
- Roll-in showers
- Accessible door and faucet handles
- Buzzing or flashing devices
- Accessible counters
- and more!



Accessible Counters



Grab bars



Ramps



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903.867.8002

PERMITENOS HACER TU CASA ACCESIBLE Sin costo para ti



Condados que servimos

CAMP

CASS

FRANKLIN

GREGG

MORRIS

TITUS

UPSHUR

WOOD

Si tu o algun miembro de tu familia tiene alguna discapacidad,
podemos hacer que tu casa accesible... **Libre de Cargo**

NOS PREOCUPAMOS POR TU COMODIDAD

**Lllamanos hoy y pregunta por
el Pograma removiend
barreras de Amy Young!**

*Aplica algunos requerimientos
sobre los ingresos.*

**Apurate, Los fondos son
limitados!**

El Programa Texas Housing Trust
Fund's Amy Young Barrier Removal es
traido a ti por TDHCA Texas
Department of Housing and
Community Affairs y el Estado de Texas

Instalamos:

- Rampas
- Barras de soporte
- Pasamanos
- Soporte para la ducha
- Puertas accesibles y manijas o
grifos
- Dispositivos que emiten sonidos
o luces
- Gabinetes Accesibles
- Y mas!



Gabinetes accesibles



Barras de apoyo



Rampas



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OUR MISSION

"Empowering Lives, Building Resilience: V.I.R.T.U.A.L., is dedicated to providing compassionate and comprehensive human services to individuals and families in need. Grounded in our commitment to social justice, equality, and the inherent dignity of every person, we strive to create a community where everyone has the opportunity to thrive. Through collaborative efforts, innovative programs, and unwavering advocacy, we aim to break down barriers, foster inclusivity, and empower individuals to overcome challenges. Our mission is to be a beacon of hope, offering support, guidance, and resources that positively transform lives and strengthen the fabric of our community."

NUESTRA MISIÓN

Empoderando vidas, construyendo resiliencia: V.I.R.T.U.A.L. esta dedicada a proveer comprensivo y apasionado servicios humanos a individuos y familias en necesidad. Fundada en nuestro compromiso a la justicia social, igualdad y a la inherente dignidad de cada persona. Nos esforzamos por crear una comunidad en la que todos tengan la oportunidad de prosperar. A través de esfuerzos de colaboración, programas innovadores y una defensa inquebrantable, nuestro objetivo es derribar barreras, fomentar la inclusión y empoderar a las personas para superar los desafíos. Nuestra misión es ser un faro de esperanza, ofreciendo apoyo, orientación y recursos que transformen vidas de manera positiva y fortalezcan el tejido de nuestra comunidad".

OUR PROGRAMS

Tenant-Based Assistance Program

Is designed to provide tailored assistance to tenants, addressing their specific needs and challenges in the housing market. This program is designed to help individual households afford housing costs such as rent and security deposits.

Community Outreach Services

Discover the range of services provided by Community Outreach Services designed to engage, educate, and uplift the community. We focus on fostering collaboration and partnerships among educators, businesses, government entities, and community organizations. By fostering partnerships, our communities can leverage resources, expertise, and innovation to address local challenges. This help bridge socioeconomic gaps and ensures that everyone can benefit from and contribute to community vitality.

Housing Support Programs

Our three Housing Support Programs offer services to assist individuals and families in accessing safe and affordable home-accessible housing for people with special needs. We provide financial aid, housing counseling, and advocacy to address housing challenges and promote sustainable living environments.

Financial Literacy Workshops

Join us for interactive workshops covering essential financial literacy topics such as budgeting, saving, and investing. Our experienced presenters will provide practical tips and strategies to help you achieve financial independence. Don't miss out on this valuable opportunity to build your financial knowledge.

NUESTROS PROGRAMAS

Programa de Asistencia Basado en el Ingreso

Esta diseñado para brindar asistencia personalizada a los inquilinos, abordando sus necesidades y desafíos específicos en el mercado de la vivienda. Este programa está diseñado para ayudar a los hogares individuales a pagar los costos de la vivienda, como el alquiler y los depósitos de seguridad.

Servicios de Alcance Comunitario

Descubra la gama de servicios proporcionados por los Servicios de Alcance Comunitario diseñados para involucrar, educar y elevar a la comunidad. Nos enfocamos en fomentar la colaboración y las asociaciones entre educadores, empresas, entidades gubernamentales y organizaciones comunitarias. Al fomentar las asociaciones, nuestros comunidades pueden aprovechar los recursos, la experiencia y la innovación para abordar los desafíos locales. Esto ayuda a cerrar los brechos socioeconómicos y garantiza que todos puedan beneficiarse y contribuir a la vitalidad de la comunidad.

Programas de Apoyo a la Vivienda

Nuestros tres Programas de Apoyo a la Vivienda ofrecen servicios para ayudar a las personas y familias a acceder a viviendas seguras y asequibles para personas con necesidades especiales. Brindamos ayuda financiera, asesoramiento sobre vivienda y defensa para abordar los desafíos de vivienda y promover entornos de vida sostenibles.

Talleres de Educación Financiera

Únase a nosotros para talleres interactivos que cubren temas esenciales de educación financiera, como presupuestos, ahorros e inversiones. Nuestros experimentados presentadores le proporcionarán consejos prácticos y estrategias para ayudarle a lograr la independencia financiera. No te pierdas esta valiosa oportunidad de desarrollar tus conocimientos financieros.



DONATE

For the needy shall not always be forgotten, and the hope of the poor shall not perish forever. Psalms 9:18

We are our brothers helper and all donations are utilized to help our brothers and sisters in time of needs for we do not know when we too will need a helping hand, not a hand out.



SQUARE



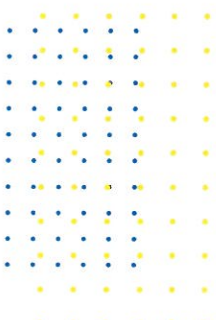
CASHAPP



PAYPAL

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