Mississippi Home Corporation Announces 2026-2027 Housing Assistance for Teachers (HAT) Program Funding Availability

Mississippi Home Corporation (MHC) announces the 2026-2027 Housing Assistance for Teachers Program (HAT) funding availability and the eligible school districts for qualified teachers in critical teaching shortage areas. HAT was designed to assist with funding to help teachers buy homes while encouraging them to move and teach in these shortage areas.

The program's goal is to address the critical shortage of qualified teachers in rural Mississippi while ensuring our children have access to a quality education. The Mississippi Legislature passed the "Mississippi Critical Teacher Shortage Act of 1998", in response to this need, which offers attractive incentives for qualified teachers.

Applicants must be full-time licensed teachers and must agree to render service to teach in the district for three years, starting with the beginning of the school year. These applicants must meet the credit eligibility requirements of FHA, VA, RD Guaranteed, Fannie Mae, or Freddie Mac. This program can be used in conjunction with MHC's other downpayment assistance programs.

To view the critical teaching shortage areas and learn more about eligibility requirements and program details follow the link below:

https://www.mshomecorp.com/lenders/hat-lender-resources/

Funding is subject to availability.

The Mississippi Home Corporation was created by the State in 1989 to serve as the State's Housing Finance Agency. In that capacity, MHC administers the Mortgage Revenue Bond program and the Housing Tax Credit program, among numerous other programs. MHC's mission is to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing and helping working families build wealth.

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