

Why pay rent when you could pay a house payment?

Homeownership Pre-purchase Education

Attn: HCVP Participants



**Applications
NOW Available !**

If you review the ELIGIBILITY CRITERIA and believe that you qualify, contact Jani Justice, Homeownership Case Manager, to send you the application.

ARE YOU ELIGIBLE ?

Flip the page over to find out!



~ NEXT SESSION ~

NOVEMBER 7 & 14

10:00 am to 4:30 pm
at the LMHA main office

Learn about pre-purchase home buying topics such as money management, credit, loan shopping, and steps to buying a home.



DEADLINE

to submit the completed application AND verifications

OCTOBER 16th



CLASSES ARE OPEN TO THE PUBLIC

*HCVP Homeownership program applicants must attend both days in their entirety to satisfy class requirement for the Homeownership program

*If you are not a Homeownership applicant, but would still like to attend, email Jani Justice to save your spot!

SEATING IS LIMITED



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www.lmha.org



2020

Homeownership Program

Eligibility Questionnaire

If you can answer "YES" to ALL of the questions below, you may be eligible

 #1 Have you been an HCV participant for at least 1 year and can move with a 30 day notice?

 #2 Are you employed, averaging 30 hrs / week for the last 12 month, and earn at least \$14,500 annually?
- OR -
Is the head, spouse, or co-head of your household elderly or a person with a disability with a gross annual income of at least \$9,396 ?

 #3 Do you have \$2,500 in the bank ? (this can be a gift or tax return)

Can you ALSO provide a down payment of at least 3 % of the purchase price of your home?

 #4 Are you a first-time home buyer? (You haven't owned a home in the last 3 years)

You must also answer "NO" to the below questions

 #5 Has anyone in your household EVER lived in a house purchased through this program?

 #6 Do you owe money to Lorain Metropolitan Housing Authority?

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