

2021 Homeownership Program

ONLINE Orientation & Training Schedule



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

2021	CLASS DATES & TIMES	APPLICATION DUE !	APPLICATION AVAILABLE
Class #1	February 20 & 27, 2021 10:00 am–3:00 pm	January 29, 2021	January 4, 2021
Class #2	April 24 & May 1, 2021 10:00 am–3:00 pm	April 1, 2021	March 8, 2021
Class #3	August 7 & 14, 2021 10:00 am–3:00 pm	July 16, 2021	June 21, 2021
Class #4	November 7 & 14, 2021 10:00 am–3:00 pm	October 15, 2021	September 20, 2021

***Attendance at both classes required for the Homeownership Program**

ARE YOU ELIGIBLE ???

Turn the page over to find out.

ALL CLASSES ARE HELD ONLINE VIA



For more information or if you are in need of a reasonable accommodation, contact Jani Justice
440-288-7485 or jjustic@lmha.org



WWW.LMHA.ORG

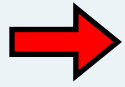
TDD / TTY: (800) 750 - 0750

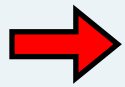
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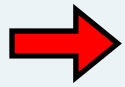
Eligibility Questionnaire

ARE YOU ELIGIBLE?

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

 **#1** Have you been an HCV participant for at least 1 year and can move with a 30 day notice? YES or NO

 **#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 \$9,528 ? YES OR NO

 **#3** Do you have \$2,500 in the bank ? YES or NO (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? YES or NO

 **#4** Are you a first-time home buyer ? (You haven't owned a home in the last 3 years) YES or NO

You must also answer "NO" to the below questions

 **#5** Has anyone in your household EVER lived in a house purchased through this program? YES or NO

 **#6** Do you owe money to Lorain Metropolitan Housing Authority? YES or NO

If you answered "YES" to questions 1 - 4 and "NO" to questions 5 and 6, you may be eligible. Just flip the page, select the class you would like to attend and email your request for an application on or after the "APPLICATION AVAILABLE" date.