

# 2022 Homeownership Program

## Orientation & Training Schedule



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

<b>2022</b>	<b>CLASS DATES &amp; TIMES</b>	<b>APPLICATION DUE !</b>	<b>APPLICATION AVAILABLE</b>
Class #1	Feb.26 & March 5, 2022 9:00 am—3:30 pm	January 28, 2022	January 10, 2022
Class #2	May 7 & 14, 2022 9:00 am—3:30 pm	April 8, 2022	March 21, 2022
Class #3	August 6 & 13, 2022 9:00 am—3:30 pm	July 8, 2022	June 20, 2022
Class #4	November 12 & 19, 2022 9:00 am—3:30 pm	October 14, 2022	September 26, 2022

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

**\*\*Pick-up your application, when available, at the front desk.**

## ARE YOU ELIGIBLE ???

Turn the page over to find out.

Classes take place at: 1600 Kansas Ave.  
Lorain, OH 44052

For more information call Jani Justice at  
440-288-7485 or email at [jjustic@lmha.org](mailto:jjustic@lmha.org).



WWW.LMHA.ORG

TDD / TTY: (800) 750 - 0750

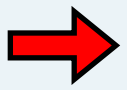


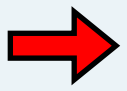
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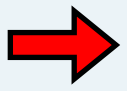
## Eligibility Questionnaire

### ARE YOU ELIGIBLE?

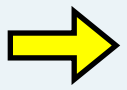
If you can answer "YES" to ALL of the questions below, you may be eligible for the Homeownership Program.

 **#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 \$10,092 ? 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 ? YES or NO ( You haven't owned a home in the last 3 years)

 **#5** *You must also answer "NO" to the below questions*  
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

