

Attention
HCVP
Participants

HOMEOWNERSHIP CLASSES ARE BACK!

Applications
Available Beginning
June 21st!

If you review the ELIGIBILITY
CRITERIA and believe you qualify,
pick up your application at
LMHA 1600 Kansas Ave.
BEGINNING JUNE 21st!

ARE YOU ELIGIBLE ?
Flip the page over to find out!

New Dates!

~ NEXT SESSION ~

AUGUST 14 & 21

10:00 am to 3:00 pm
VIRTUALLY via ZOOM

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

**JULY
16th**



1600 Kansas Ave.
Lorain , OH 44052



Jani Justice : (440) 288-7485
TDD / TTY: (800) 750 - 0750



jjjustice@lmha.org

www.lmha.org



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




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?

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