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Paths to Homeownership Program SESSION # 2 LMHA HCVP Homeownership Program

SATURDAY

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*Attendance at both classes is required

CLASS LOCATION: LMHA 1600 Kansas Ave. Lorain

Applicationareavailableat the main office and are due

NO LATER THAN APRIL 19



2019 HOMEOWNERSHIP PROGRAM ELIGIBILITY QUESTIONNAIRE

RE YOU ELIGIBLE? If you can answer "YES" to ALL of the questions below, you may be eligible for Homeownership.



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

Are you employed, averaging 30 hrs / week for the last 12 month, and earn at least \$ 15,080 annually?



Is the head, spouse, or co-head of your household elderly or a person with a disability - OR with a gross annual income of at least \$9,252? YES OR NO



Do you have \$2,500 in the bank? YES or NO (this can be a gift or tax return) Can you <u>ALSO</u> provide a down payment of at least 3 % of the purchase price of your home? <u>YES or NO</u>



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

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



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

Please contact me if you need assistance to understand this document. Por favor, póngase en contacto conmigo si necesita ayuda para entender este documento.



For more information call Jani Justice at 440-288-7485 or email at jjustic@lmha.org.

