

## HOMEBUYER EDUCATION CLASS

Thank you for your interest in our homebuyer education classes! We offer both in house and online classes.

- The education class is open to **ALL** homebuyers;
- Enclosed packet contains a registration form (**yellow**), class dates and general homebuyer **grant** information;
- All in house classes are held at our main office: 19 Main street, Canton, NY 13617

**NOTE:** Any participant wishing to apply for the North Country Housing Council First Time Homebuyer Grant to assist with down payment and closing costs **MUST** attend the class offered at our office. Online education will **NOT** be accepted for the grant participants.

You may register for the class date of your choice. The cost is **\$75** per participant, grant eligibility requires **ALL** persons applying for a mortgage must attend. Pre-payment must be received prior to class date to ensure seating confirmation.

Please return the **Yellow registration** form and either a check or money order made out to NCHC (**cash is NOT accepted**) and mail to:

North Country Housing Council  
19 Main Street  
Canton, NY 13617  
Attn: HB Class

**\*Online class can be accessed at our website above. Follow the homebuyer's tabs to the E-Home America link. Different fees apply.\***

If you have additional questions regarding registration, please call our office at 315-386-8576



## DIRECT HOMEOWNERSHIP ASSISTANCE PROGRAM

### INTRODUCTION:

Welcome! You are taking an important step toward realizing the dream of many St. Lawrence County households....owning a home of your own. Due to low income levels combined with high rents, transportation and utility costs, many households feel that they will never achieve this goal. In 1993, the County launched an effort to provide people with assistance in purchasing a home.

Using grant funding, the County can provide a first-time homebuyer with assistance toward the purchase of an existing home. A first-time homebuyer participating in the program will need to have an income sufficient enough to support a mortgage with a local bank, taxes and insurance.

There is a first-time homebuyer workshop that is a mandatory requirement for those who wish to participate in this program. The purpose of the workshop is to provide an overview of the whole homeownership process and how this process can work in conjunction with the County's Direct Homeownership Assistance Program.

### Who is eligible for the funding assistance?

- Applicants who are first-time homebuyers. You are considered a first-time homebuyer if you have not owned a home (or a single or doublewide mobile home) in the past or had a residential land contract. If you are a single parent or displaced homemaker and have not received compensation from the sale of a home, you may be considered a first-time homebuyer.
- Applicants who have stable incomes below 80% of the County's Median Household Income Limits (see attached income guidelines).
- Applicants who can demonstrate the capacity to secure a mortgage loan from a local lending institution, as well as, carry the cost of homeownership (taxes, insurance, utilities, and maintenance). While the Housing Council can make some very broad generalizations regarding the capacity of funding assistance to applicants to carry these costs, the Housing Council relies heavily on the decision-making of local lenders regarding the eligibility for mortgage financing.

There are no priorities for providing funding assistance. The Housing Council will review applications and provide funding commitments without regard to an applicant's race, color, religion, national origin, gender, age, family compensation or disability.

Within prudent limits, the County and Housing Council are committed to providing funding assistance to the lowest income households possible.



**What type of assistance can the County's funding provide to the buyer?**

- Funding assistance can provide down payment assistance of at least 20% of an existing FOR-SALE home's purchase price;
- Funding assistance can provide up to \$4,000 in assistance for settlement charges related to the mortgage loan for an existing for-sale home. Eligible homebuyers of existing for-sale homes will be able to secure a total funding assistance grant between \$7,500 and \$35,000. This is based on affordability, and the amount of the first position mortgage. The grant will never be more than what is needed or larger than the first position mortgage.

**What are the restrictions on a home purchased with funding assistance?**

- The home cannot have more than 2 acres of land;
- The home cannot be waterfront property;
- The home cannot have a swimming pool (in-ground);
- The home cannot be converted from a camp or other seasonal residence;
- The home cannot cost more than \$90,000;
- The home cannot be new construction. It must be a pre-existing for-sale property;
- The home cannot be a singlewide or doublewide manufactured home.

**What type of security will the County take on assisted project?**

- The successful candidate will be required to sign a note and mortgage that will carry a term of 10 years. If an assisted household sells, transfers title to the property, ceases to occupy the home as their principle occupant or defaults on their first position mortgage, all or a portion of the grant will become immediately due to the County.
- St. Lawrence County supports fair housing laws and does not discriminate on the basis of race, religion, color, age, national origin, sex, family status or disability.



St. Lawrence County New York State Home  
 Income Guidelines 2019

<b>FY 2019 Income Limit</b>	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>	<b>5 Person</b>	<b>6 Person</b>	<b>7 Person</b>	<b>8 Person</b>
30%	13,550	16,460	20,780	25,100	29,420	33,740	38,060	42,380
50%	22,550	25,750	28,950	32,150	34,750	37,300	39,900	42,450
60%	27,060	30,900	34,740	38,580	41,700	44,760	47,880	50,940
<b>80%</b>	<b>36,050</b>	<b>41,200</b>	<b>46,350</b>	<b>51,450</b>	<b>55,600</b>	<b>59,700</b>	<b>63,800</b>	<b>67,950</b>
100%	45,100	51,500	57,900	64,300	69,500	74,600	79,800	84,900



PERSONAL PROFILE INTAKE FORM

CUSTOMER/APPLICANT

Please Print Clearly

Name: \_\_\_\_\_  
First MI Last

Street \_\_\_\_\_ Years lived in home  
Yrs. Mths

City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

Home: ( ) - - Work: ( ) - - Ext. E-Mail: \_\_\_\_\_

Mobile/Cell: ( ) - - - - - / /  
Social Security Number Birth Date

- Race (please circle):
- 1. White
  - 2. Black or African American
  - 3. American Indian/Alaskan Native
  - 4. Asian
  - 5. Native Hawaiian/Other Pacific Islander
  - 6. American Indian/Alaskan Native and White
  - 7. Asian and White
  - 8. Black/African American and White
  - 9. American Indian/Alaskan Native and Black
  - 10. Other

Ethnicity (please select "yes" or "no" for Hispanic Origin) this is in addition to the "Race" Category  
Hispanic: Yes No

Marital Status (please circle): 1. Single 2. Married 3. Divorced 4. Separated 5. Widowed

Gender (please circle): Male Female Other/Non-conforming

Handicapped? Yes No Disabled? Yes No

Veteran or active military? Yes No

Current Housing Arrangement (please circle):  
Rent Homeless Homeowner with mortgage  
Living with family member and not paying rent Homeowner with a mortgage paid off

Household Type (please select the most accurate)?  
1. Female headed single parent household 2. Male headed single parent household 3. Single Adult  
4. Two or more unrelated adults 5. Married with children 6. Married without children  
7. Other - please explain: \_\_\_\_\_

Family/Household Size: \_\_\_\_\_ How many dependents (other than those listed by any coborrower)? \_\_\_\_\_

Annual Family or Household Income: \$ \_\_\_\_\_

Referred to Homeownership Center by (please circle all that apply):  
Print Advertisement Bank Government TV Realtor  
Staff/Board Member Walk-In Friend Radio Newspaper Article

If you were referred by a bank, which one? \_\_\_\_\_  
If referred another source not listed, which one? \_\_\_\_\_





# CLASS SCHEDULE 2020

EDUCATION CLASS ORGANIZER  
**HOMBUYER EDUCATION CLASS**  
**NORTH COUNTRY HOUSING COUNCIL, INC.**

19 Main Street  
 Canton, NY 13617  
 315-386-8576

CLASSES	STARTING	ENDING	PROJECT PHASE	STARTING	ENDING
<b>HB EDUCATION CLASS</b>	1.17.2020	1.17.2020	<b>HB EDUCATION CLASS</b>	10.16.2020	10.16.2020
<b>HB EDUCATION CLASS</b>	2.14.2020	2.14.2020	<b>HB EDUCATION CLASS</b>	11.13.2020	11.13.2020
<b>HB EDUCATION CLASS</b>	3.20.2020	3.20.2020			
<b>HB EDUCATION CLASS</b>	4.24.2020	4.24.2020	<b>TIME: 8:30 AM – 3:45 PM</b>		
<b>HB EDUCATION CLASS</b>	6.19.2020	6.19.2020	<b>FEE: \$75.00 PER PERSON</b>		
<b>HB EDUCATION CLASS</b>	7.24.2020	7.24.2020			
<b>HB EDUCATION CLASS</b>	9.18.2020	9.18.2020			

JANUARY 2020							FEBRUARY 2020							MARCH 2020							APRIL 2020							JUNE 2020						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4						1	1				1	2	3	4						1	1						1	1
5	6	7	8	9	10	11	2	3	4	5	6	7	8	5	6	7	8	9	10	11	5	6	7	8	9	10	11	7	8	9	10	11	12	13
12	13	14	15	16	17	18	9	10	11	12	13	14	15	12	13	14	15	16	17	18	12	13	14	15	16	17	18	14	15	16	17	18	19	20
19	20	21	22	23	24	25	16	17	18	19	20	21	22	19	20	21	22	23	24	25	19	20	21	22	23	24	25	21	22	23	24	25	26	27
26	27	28	29	30	31		23	24	25	26	27	28	29	26	27	28	29	30	31		26	27	28	29	30			28	29	30				

JULY 2020							SEPTEMBER 2020							OCTOBER 2020							NOVEMBER 2020						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4			1	2	3	4	5				1	2	3	4						1	1
5	6	7	8	9	10	11	6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14
12	13	14	15	16	17	18	13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21
19	20	21	22	23	24	25	20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28
26	27	28	29	30	31		27	28	29	30				25	26	27	28	29	30	31	29	30					

No classes May, August or December