

## 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 Home Buyer Grant to assist with down payment and closing costs **MUST** attend the class offered at our office. Online education will **NOT** be accepted for 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 **yellow registration** form and either a check or money order (**cash NOT accepted**) made out to NCHC 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 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 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 double wide 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 percent 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 applicants to carry these costs, the Housing Council relies heavily on the decision-making of local lenders regarding 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 composition 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 percent of an existing FOR-SALE home's purchase price.
- Funding assistance can provide up to \$4,000.00 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 \$7,500.00 & \$35,000.00. 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 (built in ground).
- The home cannot be converted from a camp or other seasonal residence.
- The home cannot cost more than \$90,000.00
- The home cannot be new construction. It must be a pre-existing for-sale property.
- The home cannot be a single-wide or double-wide manufactured mobile home.

**What Type Of Security Will the County Take On Assisted Projects?**

- 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  
 FY 2017 HUD Income Guidelines

<b>FY 2017 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%	13,150	16,240	20,420	24,600	28,780	32,960	37,140	41,250
50%	21,900	25,000	28,150	31,250	33,750	36,250	38,750	41,250
60%	25,200	28,800	32,400	35,940	38,820	41,700	44,580	47,460
80%	35,000	40,000	45,000	50,000	54,000	58,000	62,000	66,000
100%	43,800	50,000	56,300	62,500	67,500	72,500	77,500	82,500





19 Main Street, Canton, NY 13617

# FTHB INTAKE FORM

315-386-8576



I am applying for... (Please check one)  First Time Home Buyer Class

Rehabilitation

Name \_\_\_\_\_ Birthdate \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
                    First                    MI                    Last

Street \_\_\_\_\_ Years lived in home: \_\_\_\_\_ yrs. \_\_\_\_\_ mos.  
                    Town/City                    State                    Zip

Home (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Work (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Mobile (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

Email \_\_\_\_\_

- Race:**
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> White or Caucasian                  | <input type="checkbox"/> American Indian/Alaskan Native and White | <input type="checkbox"/> Asian and White/Caucasian                 |
| <input type="checkbox"/> Black or African American           | <input type="checkbox"/> American Indian/Alaskan Native and Black | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander |
| <input type="checkbox"/> Black or African American and White | <input type="checkbox"/> Asian                                    | <input type="checkbox"/> Other                                     |
| <input type="checkbox"/> American Indian/Alaskan Native      |   |  |

**Ethnicity** (please check "Yes" or "No" for Hispanic Origin) This is in addition to the "Race" category, above.  
Hispanic:  Yes  No

**Marital Status**  Single  Married  Divorced  Separated  Widowed

**Current Housing Arrangement**  Renting  Homeless Homeowner with mortgage  
 Living with family member and not paying rent  
 Homeowner with a mortgage paid off

**Household Type**  Female headed single parent household  Male headed single parent household  
 Single Adult  Two or more unrelated adults  
 Married with children  Married without children  
Other \_\_\_\_\_

**Referred by (check all that apply)**

**Family/Household Size** \_\_\_\_\_  
**How many dependents** \_\_\_\_\_  
(Other than those listed by co-borrower)  
**Annual family/household income \$** \_\_\_\_\_

- |  |                                       |
|--|---------------------------------------|
| <input type="checkbox"/> Print Advertisement | <input type="checkbox"/> Radio        |
| <input type="checkbox"/> Realtor             | <input type="checkbox"/> Government   |
| <input type="checkbox"/> Bank                | <input type="checkbox"/> Staff/Board  |
| <input type="checkbox"/> Friend              | <input type="checkbox"/> Walk-In      |
| <input type="checkbox"/> TV                  | <input type="checkbox"/> Social Media |



19 Main Street, Canton, NY 13617

# FTHB INTAKE FORM

315-386-8576



## CO-APPLICANT

First Time Home Buyer Class

Rehabilitation

Name \_\_\_\_\_ Birthdate \_\_\_\_ / \_\_\_\_ / \_\_\_\_  
First MI Last

Street \_\_\_\_\_ Years lived in home: \_\_\_\_\_ yrs. \_\_\_\_\_ mos.  
Town/City State Zip

Home (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Work (\_\_\_\_) \_\_\_\_ - \_\_\_\_ Mobile (\_\_\_\_) \_\_\_\_ - \_\_\_\_

Email \_\_\_\_\_

- Race:**
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> White or Caucasian                  | <input type="checkbox"/> American Indian/Alaskan Native and White | <input type="checkbox"/> Asian and White/Caucasian                 |
| <input type="checkbox"/> Black or African American           | <input type="checkbox"/> American Indian/Alaskan Native and Black | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander |
| <input type="checkbox"/> Black or African American and White | <input type="checkbox"/> Asian                                    | <input type="checkbox"/> Other                                     |
| <input type="checkbox"/> American Indian/Alaskan Native      |   |  |

**Ethnicity** (please check "Yes" or "No" for Hispanic Origin) This is in addition to the "Race" category, above.

Hispanic:  Yes  No

**Marital Status**  Single  Married  Divorced  Separated  Widowed

**Gender** Female  Male

**Disabled?** YES  YES

**Veteran?** NO  NO

\_\_\_\_\_ Customer \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant \_\_\_\_\_ Date

**Class Date Chosen:** \_\_\_\_\_

**# of Participants Registered:** \_\_\_\_\_

# HOMEBUYER EDUCATION CLASS SCHEDULE 2018

EDUCATION CLASS HOMEBUYER EDUCATION CLASS  
 ORGANIZER NORTH COUNTRY HOUSING COUNCIL

19 Main Street  
 Canton, NY 13617  
 PH: 315-386-8576 FAX: 315-386-1564

CLASSES	STARTING	ENDING	CLASSES	STARTING	ENDING
HBE JANUARY 2018	1.19.2018	1.19.2018	HBE NOVEMBER 2018	11.16.2018	11.16.2018
HBE FEBRUARY 2018	2.16.2018	2.16.2018	HBE DECEMBER 2018	12.14.2018	12.14.2018
HBE MARCH 2018	3.16.2018	3.16.2018			
HBE APRIL 2018	4.20.2018	4.20.2018	TIME: 8:30 AM - 3:45 PM		
HBE MAY 2018	5.18.2018	5.18.2018	FEE: \$75.00 PER PERSON		
HBE JULY 2018	7.20.2018	7.20.2018			
HBE SEPTEMBER 2018	9.21.2018	9.21.2018			

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	NO JUNE CLASS
JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	NO AUGUST CLASS	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	NO OCTOBER CLASS	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31