

CLASS SCHEDULE 2023

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

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

CLASSES	STARTING	ENDING	
HB Education Class	2.24.2023	2.24.2023	ZOOM : 9am -12pm
HB Education Class	3.31.2023	3.31.2023	FEE: \$80.00 PER PERSON
HB Education Class	4.28.2023	4.28.2023	non refundable
HB Education Class	5.18.2023	5.18.2023	
HB Education Class	6.29.2023	6.29.2023	

- Pre-registration is required for each class. Registration & fee must be received by the Wednesday prior to class date. Please be sure to include with your fee and active email address to receive confirmation and ZOOM link.
- ZOOM class participants will be required to pick up all class materials from our office PRIOR to class date.
- If your mortgagor requires a homebuyer class our Online class is available through link on our website: nocohousing.org

Homebuyer Class/Funding Update:

We are continuing to offer the HBE Class as a ZOOM meeting for the next few months.

Social distancing and mask mandates will not allow the class to be held in our classroom.

There is a **\$80** class fee **PER** person, which must be received **PRIOR** to class date in order to access the **ZOOM** link.

You will need to have access to a computer or phone that you can connect with virtually. The classes will be approximately 2-3 hours long virtually. Starting at 9am.

Each participant will be sent a link to access the virtual class prior to class date. You will first have to download the ZOOM app.

Please be very clear on your application as to what your email address is. This is extremely important to be able to forward the ZOOM instructions and information regarding the FTHB class.

Current homebuyer grant funding has been exhausted. We anticipate more funding, please follow our Facebook page and/or our website, nocohousig.org, for funding updates.

You will have to contact our office, prior to class date, to pick up your class materials which are required for the course.

Any questions, please contact our office directly.

Thank you,
Shelley Mclellan
Administrative Assistant.
smclellan@slchc.org
315-386-8576
19 Main St.
Canton, NY 13617



HOMEBUYER EDUCATION CLASS

Thank you for your interest in our homebuyer education 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
- **Online classes can be accessed from our website above. Follow the homebuyer's tabs to the E-Home America link. Different fees apply.***

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 with 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

******This is a non-refundable fee******

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 2022

FY 2022 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30%	16,110	18,420	20,730	23,010	24,870	26,700	28,560	30,390
50%	26,800	30,700	34,550	38,350	41,450	44,500	47,600	50,650
60%	32,220	36,840	41,460	46,020	49,740	53,400	57,120	60,780
80%	42,690	49,120	55,280	61,360	66,320	71,200	76,160	81,040
100%	53,700	61,400	69,100	76,700	82,900	89,000	95,200	101,300



PROGRAMS THAT MAY PROVIDE ASSISTANCE

Housing Council: 386-8576

Provides financial assistance to homeowners or first time homebuyers through grants. If you are a renter, you can buy a home through them BUT you have to be a first time buyer. This means you have never owned a home or had your name on a deed or owned a singlewide trailer, or owned property.

USDA Rural Economic Development: 386-2401 Ext. 4

They offer 1 percent interest home repair loans to people with very low income.

People 62 years and older may get a grant.

Must be on own land for home repair.

Brian Murray, Rural Development Manager

Mary Keenan, Rural Development Technician

Call Your Town Clerk And Ask About Town Grants Available

Heating Energy Assistance Program (HEAP): 379-2111

Open only during heating season.

Utility shut offs, Emergency fuel, Regular fuel, Furnace replacement and Furnace repair.

St. Lawrence County Department of Social Services

Heating Energy Assistance Program (HEAP)

6 Judson Street

Canton, NY 13617

St. Lawrence County Community Development Program: 386-1102

Weatherization Program

Energy related repairs for HEAP eligible homeowners, if the home is a mobile home you must own the land or have legal life lease.

Restore Program

Emergency repairs for the elderly 60+ older

Electrical, Plumbing, Heating, Roof repair/replacement, Steps, Septic, etc.

Home Rehabilitation Program

Each year a new targeted area grant is available for moderate overall home repair.

This program has limited funds, but if selected all types of home repair is available.

Neighborhood Centers:

Massena: 764-0050

Potsdam: 265-3920

Gouverneur: 287-3370

Canton: 386-3541

Ogdensburg: 393-5561

Colton/Pierrrepoint/Parishville: 262-3175

Care and Share Funds:

Can assist with energy related problems ex. Hot water heater repair or replacement, furnace repair, electric shut off, heat shut off, etc.

Must be a Niagara Mohawk Customer and be refused by HEAP

Must be age 60+, Collecting Disability, or be a medical emergency documented by a Dr.
Limit \$500

Federal Emergency Management Agency (FEMA):

A one time, last resort assistance program. Everything else has been exhausted.

Has to be an emergency or facing an eviction.

FEMA funds can be used for rent, a mortgage payment to prevent foreclosure, utilities and food. Can not be used for deposits or late charges.

Ministry in the North Country (MINC): 322-4271, 267-2270, 265-3230

Home Improvement Program for the working poor, elderly and disabled.

Can be a homeowner or buying on land contract.

Works summer months only starting end of June, but always taking applications

Private program/Volunteers

They try to make it warmer, safer or drier

Massena Rehabilitation: 769-6803

Must live within the village limits.

Small Cities Program- Loans and deferred loans for home repair for targeted streets.

DANC Program- Housing rehabilitation for very low-income homeowners

Massena Independent Living Center: 764-9442

Assists disabled people towards independence. Many services available.

Architectural Assessments- Will come to your home or place of business to make an assessment of needs for your situation.

Assist in searching for funding, drawing a plan with your needs in mind, overview construction bids if desired, make other referrals as you ask for them.

Ogdensburg Rehabilitation: 393- 7401

Must live within the city of Ogdensburg

First time homebuyers program.

Small Cities Program- Loans and deferred loans for home repair for targeted streets.

City Wide Grant Program- Grants, loans and deferred loans dependent upon repayment ability for housing rehabilitation * Higher Income Limit than most programs

East Side Neighborhood Improvement Program: 287-0403

33 Clinton Street

Gouverneur, NY 13642

Village Limits Only

First Time Homebuyer Program.

Home repair grants- must own home, income eligibility, \$20,000 maximum grant

Village wide program targeted to low income, fixed income and code violations

Home Repair for landlords- grants and loans

Potsdam Planning and Development Office: 265-3045

PO Box 5168

Potsdam, NY 13676

Fred Hanss, Planning and Development Director

Community Development Director

North Country Energy Smart Communities: 379-9466

Community Energy Services, Inc.

325 Northwoods Road

Hermon, NY 13652-1371

Ann Heidenreich, Coordinator

Matching grant money up to \$5000

Income limits are high

Available to Homeowners and Landlords

Energy and Health and Safety related work only

EMERGENCY FUNDING SOURCES—Not Rehab

Catholic Charities: 393-2660

The Society of St. Vincent de Paul: 393-3930, 769-1200

The Salvation Army: 393-3351, 769-5154

Helping Hands: 315-268-0633