

# ARE YOU READY TO BUY YOUR FIRST HOME? WE CAN HELP.

People participating in our homebuyer counseling program work on budgets, how to navigate the steps of a mortgage, and setting goals to transform the dream into reality. At the end of the course, many people qualify for a grant of up to \$4,000, a helpful chunk of change to put towards their down payment!

Working with a homeownership counselor and/or in our workshops, you'll prepare yourself with a multitude of helpful tools that make buying a home so much easier to understand.

## OVERVIEW



From 2016-2018, over 70% of people participating in our programs went on to purchase their first home.



In around 12 hours you'll be equipped with tools from local professionals. And interpreters are available if English isn't your first language.



Upon completion, you'll qualify for a grant of up to \$4000 to purchase a home right here in Scott County.

READY TO GET STARTED?  
VISIT [SCOTTCDA.ORG/SIGNUP](https://scottcda.org/signup)

**CDA**  
COMMUNITY  
DEVELOPMENT  
AGENCY SCOTT COUNTY



# FIRST TIME HOMEBUYERS

Creating possibilities to live and  
work in Scott County.

## WE'RE HERE TO HELP

Where ever you are in the path to homeownership, we have services to lend a helping hand. Scott County CDA offers two helpful programs for first-time homebuyers.

### HOMEBUYER EDUCATION

Scott County CDA provides a 12-hour Homebuyer Education Workshop that helps prepare interested first-time homebuyers for homeownership. Participation in this workshop qualifies participants for the education requirement for the Grant Program.

First, a CDA staff will conduct a screening interview with the participant to determine their eligibility for all Homeownership Programs and/or other resources in the community. A registration fee of \$25 (per individual) is requested prior to participation in the workshop, however, households can request a reduced or waived registration fee if needed. The workshop will include presenters and group activities on the topic areas such as:

- Budgeting, credit scores
- Mortgage loans and what to expect at closing
- Real estate overview, such as finding the right agent
- Home inspections
- Safety, such as radon detection
- Home maintenance

### HOMEOWNER COUNSELING

One-on-one counseling services with certified Home Purchase Counselors to assess homeownership readiness and develop individualized plans with those interested in purchasing their first home.

### HOME PURCHASE GRANTS

If you have successfully completed Scott County CDA's Counseling and Education courses and are close to purchasing a home in Scott County, you may qualify for a \$4,000 down payment or closing cost grant. You must be a first time homebuyer purchasing a home, meet our income and other loan requirements to be eligible.

