



323 Naumkeag St S.
 Shakopee, MN 55379
 952-402-9022
www.scottcda.org

Scott County CDA Homebuyer Programs

Education, Counseling, Grants, Community Land Trust Homes, Foreclosure Prevention Services

In-Person Education Workshop: An 8-hour class taught by HUD certified counselors and includes presenters and group activities on budgeting, credit, mortgage loans, closing, real estate, home inspection, and home maintenance. Fee is \$40 per household. See our website for upcoming workshop days and times. **To Register:** Complete the intake on our website. <https://scottcda.org/resource/first-time-homebuyers/> Once we receive the intake, we will send a confirmation email, listing the class date/time, \$40 fee information, location, and what to expect during the class.

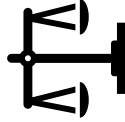
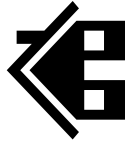
Online Education Workshop: Framework teaches homeownership curriculum similar to our in-person workshops. You go at your own pace and will receive a certificate at the end. The link can be found at our website and below. There is a \$75 fee. <https://scottcda.frameworkhomeownership.org/Default.aspx>

Pre-Purchase Counseling Services: Our certified Home Purchase Counselors assess homeownership readiness and develop individualized plans with those interested in purchasing their first home. This program is free to participants, but you will need to pay the small fee for us to pull a current copy of your credit report. **To Register: Go to our website at:** <https://scottcda.org/resource/first-time-homebuyers/> or email us to request an application.

Grants: To our participants, we offer \$8,000 grants towards down payment or closing costs for first-time homebuyers who purchase a home in Scott County. Clients must complete Education and Counseling with us prior to signing a purchase agreement AND meet all other CDA Grant Criteria as listed on our website at: <https://scottcda.org/wp-content/uploads/2022/12/Scott-County-CDA-Homeownership-Programs-2023-Grant-Criteria.pdf>

Community Land Trust home: You may be able to purchase a home at an affordable price using the shared equity model—you purchase the home and the land stays with the trust, reducing your mortgage payment each month. Income and other eligibility requirements apply. More information: <https://scottcda.org/resource/community-land-trust/>

Foreclosure Prevention Services: HUD Certified Counselors offer free, confidential, and unbiased services for homeowners struggling to make their mortgage payments. We work with homeowners at all stages of the process to guide them and make sure they are knowledgeable about their rights and the timeline of what to expect. We also help advocate and work with the lender to achieve outcomes that result in stable housing. <https://scottcda.org/resource/foreclosure-counseling/>



Questions? Call 952-402-9022, email cda-info@scottcda.org to speak to a Homeownership Specialist