

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. After participating in counseling and attending a qualified homebuyer education workshop, many people qualify for a grant, 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



In around 8 hours at our workshop, you'll be equipped with tools from local professionals. Resources are available if English isn't your first language.



Workshop attendees can go one step further with Homebuyer Counseling to learn about personal mortgage readiness.



Participants who attend a workshop and participate in counseling may be eligible for a grant if they are purchasing their first home in Scott County.

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



Investing in possibilities to live and work in Scott County.

WHEREVER YOU ARE IN THE PATH TO HOMEOWNERSHIP, WE OFFER HELPFUL PROGRAMS FOR FIRST-TIME HOMEBUYERS.

In-person Workshop

An 8-hour class taught by HUD-certified counselors and covers topics such as budgeting, credit scores, mortgage loans and what to expect at closing, real estate, home inspection, and home maintenance. This program has a \$40 registration fee. To get started, complete the course application on our website.

Framework Online Workshop

Framework is an online homebuyer education course for first-time homebuyers to participate from the comfort of their own home. The course costs \$75 and teaches a homeownership curriculum much like our in-person workshops. You go at your own pace and receive a certificate at the end of the course. [Visit our website to learn more.](#)

Pre-purchase Counseling

Our first-time homebuyer counseling is a great way to get the ball rolling, even if you are just starting to think about homeownership. Together, we formulate a path to homeownership and participants may qualify for a grant after counseling and education, to be used towards a down payment or closing costs. Besides the cost of pulling your current credit report, there is no cost to you.

First-time Homebuyer Grant

If you have completed the CDA's counseling and education courses and are close to purchasing a home, you may qualify for a grant to apply toward your down payment or closing costs. To be eligible, you must be a first-time homebuyer purchasing a home in Scott County and meet income and other loan requirements. Please see the grant criteria on our website for more information.

To ask a question about these programs please contact cda-info@scottcda.org or 952-402-9022

