# \$5,000 MINIMUM ASSISTANCE AWARDED TO APPROVED APPLICANTS



- \$5,000 minimum assistance awarded to approved applicants
- Homebuyer education required prior to applying
- Approval based on adjusted household income, you may qualify for deductions
- Funds available on a first come, first served basis.

#### **INCOME LIMIT**

Household Size	Max Income Limit
1	\$41,550
2	\$47,450
3	\$53,000
4	\$59,300
5	\$64,050
6	\$68,800
7	\$73,550
8	\$78,300



nwnepa.org | 570.558.2490 intake@nwnepa.org











# **BECOMING A HOMEOWNER**

THROUGH THE CITY OF SCRANTON HOMEBUYER PROGRAM

#### **CLOSING**

Congratulations you will receive the keys to your new home!

### HOMEBUYER WORKSHOP

Sign up for our in-person homebuyer workshop at nwnepa.org, or our fully online course at ehomeamerica.org/ nwnepa.

### 1-ON-1 COUNSELING

Schedule a review of your personal finances with our housing counselor to receive a customized path to homeownership.

## PURCHASE INSURANCE

Choose your insurance provider to protect your home.

## APPLICATION & ELIGIBILITY REVIEW

We will assist you with completing the application. After review, you will be notified of your eligibility.

#### INSPECTION

The home will be inspected, and any code violations must be resolved before your closing date.

### MEET WITH A MORTGAGE LENDER

Meet with a mortgage lender to be pre-approved for your home loan.

### ENTER INTO CONTRACT

With a signed contract, your housing counselor and lender will work together on your personal financial package.

### FIND YOUR NEW HOME

Your realtor will assist you with finding a house that is the right fit for you.

### GRANT FUNDS RESERVED

Once pre-approved, funds are set aside for your future home purchase.

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