



New Homes For Sale Andy Habsieger St. in Festus

Universal Design
Construction

Accessibility and ease of
use features suitable for all
physical abilities and aging
in place

Affordable Accessible New Construction

➤ DETAILS

- Three bed room
- Two Bath
- 1270 Square Feet

- No step entry
- Open accessible floor plan
- All doors 36"
- Easy entry shower
- Accessible devices
- Two car garages
- Energy Star

➤ OPPORTUNITY

- Income qualified buyers will attend a first-time home buyer training and credit counseling

- Funds may be available for down payment assistance

- Buyer's must secure their own financing

Disability Resource Association | Call 636-931-7696

About Us

Homebuyer Services provides education and one-on-one credit and budget counseling meetings designed to provide knowledge and confidence for homebuyers throughout the home buying process.

Join us to learn how Homebuyer Services can work for you by attending a free Orientation workshop scheduled **monthly throughout the year.**

Please reserve your seat at the Homebuyer Orientation by contacting us at (314) 631-9905.

Homebuyer Services is a program of The Housing Partnership, Inc. (formerly Lemay Housing Partnership). THP was incorporated in 1998 as a nonprofit 501(c)(3) organization and is a HUD-Approved Housing Counseling organization. Our program adheres to National Industry Standards.

The Steps to Home Ownership

1. Contact us at 314-631-9905 to enroll in the **free** Homebuyer Orientation workshop.
2. Attend **free** one-on-one counseling sessions to improve your credit and develop a budget that allows for savings towards homeownership (if needed). Attend follow-up sessions as you progress on credit score improvement and savings for a down payment.
3. Attend Homebuyer Services **on-line class. Cost is \$115.**
4. Work with an approved mortgage lender to receive loan approval.
5. Work with a real estate agent to find the right home for you.
6. Submit all documents necessary to determine eligibility for down payment and closing cost assistance and to conform to program guidelines.
7. Attend closing. You are now a homeowner!!

Learn How to access Down Payment and Closing Cost Assistance funding

1. Many lenders now have flexible mortgage products and grants available to help with closing costs and our training allows access to those funds. We can help you find the best loan for you!
2. We can provide down payment and closing cost funds for first-time homebuyers. Funding is available in the amount of \$3,000 for home purchases in St. Louis County; \$3,500 in the City of Florissant and City of St. Louis; and \$5,000 in Jefferson and St. Charles counties, the City of St. Charles and O'Fallon. Purchasers must have **at least \$1000** of their own funds in the transaction. The combined household income must be less than 80% of the St. Louis Area Median Income as follows:

2017-18 Income Guidelines

Household Size	1	2	3	4	5	6	7	8
Maximum Income	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700

Income guidelines are subject to change annually— please do not assume that the funding is available until the funds are committed to you.

Funding is provided by the Community Development Administration of the City of St. Louis and the St. Louis County Office of Community Development.