



Are you Ready to Purchase the Home of your Dreams? Housing Education and Counseling Works!

There are many resources, programs, and grants available to help you purchase a home, including down payment and closing costs assistance. Our services are a three-step process that includes our Online Homebuyer Education Course and Virtual Counseling Sessions.

Step 1: Pre-Purchase Homebuyer Education - (Online) (\$99.00 (each) or \$149.00 (couple)

This course creates knowledgeable and default-resilient buyers ready for a lifetime of homeownership. The eHome certified web-based program is America's signature Homebuyer Education Course for prospective first-time homebuyers. Easily accessible through any mobile device 24 hours a day, clients can learn the ins and outs by taking this comprehensive, fun, and engaging course at their own pace seven days a week.

Course Curriculum:

- Steps of the home buying process
- Preparing for the expenses of homeownership
- Financial management of homeownership

To take the course: <https://www.ehomeamerica.org/epiccdc>

Step 2: Pre-Purchase Virtual Housing Counseling - (Free)

Being prepared for homeownership and making the right purchase decision is essential for clients and their families future. The counselor will explain the total costs of homeownership and help the client create a budget that balances their new obligations. The homebuyer counseling session requires a credit inquiry that is a "soft" pull of their credit and will not affect their credit score.

During the counseling session, we will:

- Gather income, expense, and debt information to create a budget
- Pull your credit report and review credit history and scores
- Develop a client action plan to guide the client in becoming mortgage-ready
- Provide the client with a Mortgage Affordability Analysis

Step 3: Down-Payment Assistance Program - (DPA):

- Down payment grants are designed to help eligible buyers bridge the gap between their savings and the required down payment and closing costs.
- The programs typically define a first-time buyer as having not owned a home for the past three years.
- Your counselor will search our National Data Base for all available grants in the state, county, and city to determine eligibility.

After their counseling sessions, clients will receive a Counseling Completion Certificate, a prerequisite for most down payment assistance programs.

Counseling and Down Payment Assistance: Service request: <https://epiccdc.net/service-request-form/>

Client Benefits:

- Housing counselors help empower clients with knowledge, tools, and resources to guide them in making informed financial choices.
- Housing counselors work with our clients to create a budget, reduce their debt, and improve their credit scores.
- The average grant for a homebuyer using a DPA was about \$10,000 at closing
- People who participate in housing counseling average \$11,300 less in total debt over the loan's life.

EPIC Community Development Corporation

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