



FIRST TIME HOME BUYER PROGRAM

Key to Homeownership

- ∞ Have you never owned a home or not owned a home within the past three years?
- ∞ Do you plan to buy a home within the city limits of Rock Hill?
- ∞ Are you willing to learn about the home buying experience?
- ∞ ***We can assist! We are the Housing Development Corporation's First Time Home Buyer Program!***
- ∞

What is the First Time Home Buyer Program?

The First Time Home Buyer Program is designed to help potential buyers with education, counseling, and assistance. The education class is an eight hour session where you will learn from A to Z about the home buying process including maintenance, real estate transactions, mortgage procedures, and financial literacy. Our housing counselors will work one-one-one with you on budgeting, credit health, and planning for your future home. The assistance, if qualified, is for down payment and closing cost up to \$5000.00.

What kind of home can I buy?

The homes qualifying for the program must be within the city limits of Rock Hill. Newly constructed homes, existing homes, condominiums, town homes, or modular homes on a permanent foundation can qualify. The home must be your primary residence.

How do I qualify to enroll in the program?

You must meet the below income qualifications which includes all incomes for those in your family 18 years and older. *The incomes must be less than or equal to the below chart.*

MAXIUM INCOME OF HOUSEHOLD (all 18 years and older)
As of April 2018

1 Person	2 Persons	3 Persons	4 Persons	5 Persons
\$41,550	\$47,450	\$53,400	\$59,300	\$64,050

What of my credit is not good?

We will work with you until you are ready to get a mortgage. *Please be warned: We are not a quick credit fix or credit repair program.*

**For information or an appointment
Call Housing and Neighborhood Services
803-817-5112.**

150 Johnston Street Rock Hill SC 29730
The Housing Development Corporation is a 501 C (3) non-profit corporation





First Time Home Buyer Education Class Enrollment Form

Please use black or blue ink and print. One form per person.

Today's Date: _____ Class Date You Wish to Enroll: _____

Participant's Last Name : _____

First Name: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Email: _____

Phone Number with Area Code: _____

- The First Time Home Buyer Education Class is held the second Saturday of each month from 8:00 a.m. to 4:00 p.m. The fee for the class is \$15.00 per person and *is non-refundable*. The fee includes lunch and all materials.
- Make your check or money order payable to CITY OF ROCK HILL. You may bring the form with the fee to our offices in the Housing and Neighborhood Services Building located at 150 Johnston Street (across from City Hall) or mail the form to:

*First Time Home Buyer Program
Housing and Neighborhood Services
PO BX 11706
Rock Hill, SC 29731-1706*

- Participants must be 18 years old or older. No one under 18 years old is allowed in the building during class time. *The HDCRH has the right to postpone the class to another date.*
- This class is a requirement prior to being eligible for enrollment in the HDCRH First Time Home Buyer Assistance Program. **CLASS ATTENDANCE DOES NOT GUARANTEE ASSISTANCE.**
- If you miss the class enrollment date, please call (803) 817-5112 or steve.mcgill@cityofrockhill.com to reschedule to another class.

Signature of Participant: _____

If you have special dietary needs please let us know on the line below. We will do our best to accommodate your diet needs.

CLASS DATES FOR 2018

<u>Class Dates</u>	<u>Times</u>	<u>Enrollment form and fee due by</u>
No January 2018 Class		
Saturday, February 10, 2018	8:00-4:00	Wednesday, February 7, 2018
Saturday, March 10, 2018	8:00-4:00	Wednesday, March 7, 2018
Saturday, April 14, 2018	8:00-4:00	Wednesday, April 11, 2018
Saturday, May 12, 2018	8:00-4:00	Wednesday, May 9, 2018
Saturday, June 9, 2018	8:00-4:00	Wednesday, June 6, 2018
Saturday, July 14, 2018	8:00-4:00	Wednesday, July 11, 2018
Saturday, August 11, 2018	8:00-4:00	Wednesday, August 8, 2018
Saturday, September 15, 2018	8:00-4:00	Wednesday, September 12, 2018
Saturday, October 13, 2018	8:00-4:00	Wednesday, October 10, 2018
Saturday, November 10, 2018	8:00-4:00	Wednesday, November 7, 2018
Saturday, December 8, 2018	8:00-4:00	Wednesday, December 5, 2018