

## HOME OWNERSHIP – DREAM BIG

This program is designed to help you purchase your own home with EMHA's assistance.

There are two ways to qualify for this program.

You must be currently employed for at least 30 hours per week, and have been employed for at least one year.

Or...

Or, if you are elderly or disabled and receive Social Security benefits in the amount of at least \$750 a month, you may qualify for this program as well.

Instead of paying rental subsidy, we can assist you with a portion of your mortgage payment based on your income. You must also have the potential to secure financing for your home loan.

Call today to find out more information!!

625-0262 X 2313

## Credit

You should always be aware of your credit score because it is a very important number. It's a measure of your financial responsibility—the higher your score, the more willing lenders and creditors will be willing to lend you money. One of the best things you can do before applying for a loan is to check your credit report and score.

Check your Credit Score FREE at [www.creditkarma.com](http://www.creditkarma.com)

Check you Credit Report FREE at [www.annualcreditreport.com](http://www.annualcreditreport.com)

## FREE Workshops



A complete calendar of upcoming FREE workshops is available at YOUR JOB STORE... 221 W.Parish St. Sandusky  
For more information or to register for these workshops contact Your Job Store at 419-624-6451  
or online at [www.ohiomeansjobs.com](http://www.ohiomeansjobs.com)



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FSS and Home Ownership  
Newsletter

**OPEN**



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### FALL INTO SAVINGS!

EMHA currently has a Family Self-Sufficiency Program available to current Section 8 voucher participants. This program allows you to set goals, such as going back to school, obtaining a higher-paying job, purchasing more reliable transportation, building your credit & transferring into our Homeownership Program. The FSS Program is a 5-year contract. When you sign this contract we list whatever your current annual earned income is at that time. Any time you receive an increase in your hours or wages, you would come in to report those changes. EMHA would then set up an escrow account for you. An escrow account is similar to a savings account set up for you to help you complete your goals!! EMHA will then deposit money into your escrow account based upon the increase in your earned income. At the end of your 5-year contract, and if all your goals have been met, any money in your escrow account will be re-leased to you. This money can be used for anything you wish. Including a down payment to own your own home. Call Cari today at 419-625-0262 X 2313 To enroll and start saving.



It's your decision to...Buy or Rent...



To obtain more information about the Family Self-Sufficiency or Homeownership Programs, please call

**Cari Hazelwood,**  
EMHA Case Manager  
FSS & Homeownership  
At 625-0262 ext. 2313

