



Scott County CDA

Homeownership Programs

Thinking about buying a home?

The CDA offers Counseling and Education services aimed to help you wherever you are on your path towards homeownership.

1) Homeowner Counseling: One-on-one counseling services with certified Home Purchase Counselors to assess homeownership readiness and develop individualized plans with those interested in purchasing their first home.

* Call 952-402-9022 or go to www.scottcda.org for more information.

2) Homeowner Education: Scott County CDA provides a 12-hour Homeowner Education Workshop that prepares first time homebuyers for homeownership.

*Class days and times vary and are posted on our website at: www.scottcda.org.

➤ **Is English your second language?** Interpreters are available upon request for all of our workshops. 8-hour workshops in Spanish are also offered. Check our website at www.scottcda.org for more information.

➤ **Want a faster Homeowner Education option?** Check-out **Framework**, an online educational course at: <https://www.frameworkhomeownership.org/get-started/homebuyer-education>.

* Framework certification does NOT qualify for the CDA grant.

3) Home Purchase Grants: If you have successfully completed Scott County CDA's Counseling and Education courses and are close to purchasing a home in Scott County, you may qualify for a \$4,000 down payment or closing cost grant. You must be a first time homebuyer purchasing a home, meet our income and other loan requirements to be eligible. **Please call 952-402-9022 or check our website at www.scottcda.org for more information about the grant criteria.**

From 2016-2018, over 70% of people successfully purchased a home after participation in Scott County CDA's Homeownership Programs.