

# Need to fix your home?

& make it safer for you?

**Sheen Housing  
manages Home Repair &  
Accessibility Modification grants  
in your county.**



## Basic requirements:

- You are a homeowner living in the home.
- Your homeowners insurance & property taxes are current.
- Maximum household income varies by household size.

Give us a call: **585-657-4114** Monday - Thursday, 8 to 4  
to discuss your situation and get an application.

Sheen Housing is seeking insured, qualified contractors including Minority, Women Owned Business, and Service-Disabled Veterans' Business to help address the housing repair needs of very low- to moderate-income families, seniors, veterans and persons with disabilities throughout our 13 county service area.

Please call or email us to discuss the possibilities.

## Sheen HOUSING

BISHOP SHEEN ECUMENICAL HOUSING FOUNDATION, INC.

*Building Hope Together*

PO Box 460, Bloomfield, NY 14469  
[ApplicationIntake@SheenHousing.org](mailto:ApplicationIntake@SheenHousing.org)

T (585)657-4114  
TDD: 1-800-662-1220

F (585)657-4167  
[WWW.SHEENHOUSING.ORG](http://WWW.SHEENHOUSING.ORG)

Bishop Sheen Ecumenical Housing Foundation, Inc. is an equal opportunity provider and employer serving housing needs in the counties of Allegany, Cayuga, Chemung, Livingston, Monroe, Ontario, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne and Yates.



Owning a home is a dream shared by many people around the world.

Within its service area, Sheen Housing has assisted numerous families of all ethnic backgrounds and varying degrees of financial resources to achieve and preserve their dreams through Housing Counseling services, including First Time Homebuyer Course and Closing Cost Assistance.

## HOMEBUYER EDUCATION COURSE

HUD Certified Homebuyer Education course is a paper or web-based program for prospective first-time homebuyers. This course will guide you through the homebuying process including:

- **Are you ready to buy a home?**  
Including weighing the pros and cons of renting versus owning
- **Managing your money**  
Income, credit, savings
- **Understanding credit**  
And seeing what you can do to improve your score
- **Getting a mortgage loan**  
What the mortgage lender is looking for from you
- **Shopping for a home**  
Understanding the buying process & the each of the players
- **Keeping your home & managing your finances**  
A HUD Certified Counselor will be available as an independent resource for you
- You will receive a Certificate of Completion after your final meeting with the counselor. You may need this certification for various loan programs and grants.

### ON-LINE VERSION:

You can take the on-line version, easily accessible through any device 24 hours a day, 7 days a week. Please give us a call at 585-657-4114 or email [hc@SheenHousing.org](mailto:hc@SheenHousing.org), to ask any questions and get a discount coupon to take the course for free.

### PAPER VERSION:

If you prefer, we can get together for an in-person or over the phone paper-based course. Just give us a call at 585-657-4114 or email - [hc@SheenHousing.org](mailto:hc@SheenHousing.org)

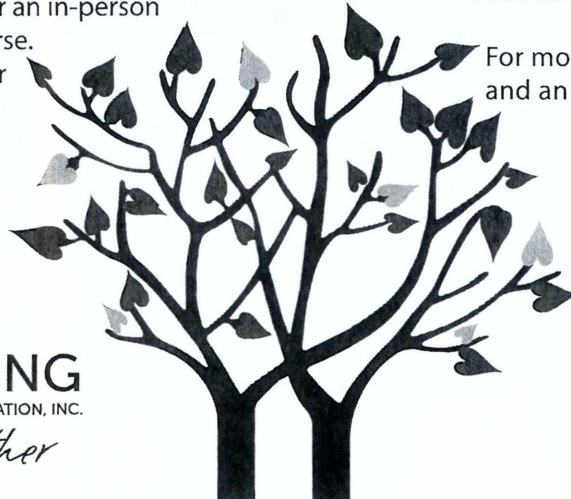
## CLOSING COST ASSISTANCE LOAN

Up to \$3,000 in a no interest loan to be repaid at the rate of \$50/month for 5 years to assist with closing costs on your mortgage loan.

- **Eligibility:**
  - First time homebuyers – those who have not purchased a home within the last 3 years.
- **Income restrictions –**
  - Total household income cannot exceed 80% of area median income (AMI). Maximum gross annual income is based on family size and county location of the home.
  - In certain circumstances we may be able to go up to 90% of AMI. Please contact our office for income limits.
- **Property must be a single family home** that you will occupy as your primary residence. Mobile homes in parks are not eligible.
- **Credit history and stable income source**
  - Eligibility will be determined after submission of a full application.
- **Complete the Homebuyer Education Course**
  - You must attend our 8 hour homebuyer education course before being approved for a closing cost assistance loan.
- **Matching investment**
  - Sheen Housing can provide a 2 for 1 match of the amount you have saved toward your closing costs (for instance, if you have saved \$1,000, we can approve up to \$2,000 in a closing cost assistance loan. The maximum loan is \$3,000).

For more information, guidelines, and an application, please call 585.657.4114 or email - [hc@SheenHousing.org](mailto:hc@SheenHousing.org)

**Sheen HOUSING**  
BISHOP SHEEN ECUMENICAL HOUSING FOUNDATION, INC.  
*Building Hope Together*



SheenHousing.org  
[hc@SheenHousing.org](mailto:hc@SheenHousing.org)  
p: 585.657.4114  
f: 585.657.4167