

What is the Homebuyers Club?

The Scott County Community Development Agency's Homebuyers Club is an in-depth homebuyers education course, giving participants the tools to be successful homeowners. The Homebuyers Club will cover topics such as:

- Goal Setting
- Money Management
- Credit
- Loan Financing
- Negotiating a Purchase
- Inspections
- Loan Closing
- Home Maintenance
- Foreclosure Prevention
- And much, much more!

Homebuyers at any stage of the home buying process, regardless of income, are encouraged to participate.

The Homebuyers Club meets first-time homebuyer education requirements. The cost is \$50 per household.



This Institution is an Equal Opportunity Provider



Am I Eligible for a Grant?

Eligible Homebuyers Club graduates may qualify for a down payment and closing cost grant through the Scott County CDA.

Homebuyers Club Grant Eligibility Criteria:

- Must purchase in Scott County
- Must be a Scott County CDA Homebuyers Club graduate
- Must be a first-time home buyer
- Must qualify for a mortgage through an approved lender
- Must be eligible for the mortgage prior to applying the grant
- Must meet income eligibility guidelines
- Must meet purchase price eligibility guidelines
- The amount of the grant must not exceed ten percent of the purchase price
- Current or former Scott County CDA housing program participants (including unsubsidized units) must be in-good-standing

The Homebuyers Club grant is a one-time benefit.



Homebuyers Club

Scott County CDA
323 South Naumkeag Street
Shakopee, MN 55379
(952) 402.9022

www.scottcda.org

Is homeownership
right for me?

You Have Questions.
We Have Answers.

What types
of loans are
available?

How does my
credit effect me?
How do I improve
my score?

What can I
expect at a
loan closing?

How do I
plan a
budget?

What should I look for in a
home inspector, loan officer,
and realtor?

Am I ready for
unexpected
expenses?

How do I
negotiate a home
purchase?

For more information or to
register for the next class, contact:

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