



WAYNE COUNTY HOMEBUYER PROGRAM

Mission: The mission of Wayne Metropolitan Community Action Agency is to empower low-income people and strengthen communities through diverse services, leadership and collaboration.



Assisting First-time Homebuyers Meet their Long-Term Goals!

In partnership with Brownstown Twp, Gibraltar, Hamtramck, Melvindale, Riverview, Rockwood, Romulus, Southgate, Wayne and Woodhaven, Wayne Metro is providing homebuyer education and financial assistance to income-eligible first time homebuyers purchasing in these cities. The purpose of the program is to provide low and moderate income households with high quality education and counseling coupled with homebuyer assistance loans that will enable them to purchase quality, affordable housing.

Wayne Metro has provided homeownership counseling, education and assistance throughout Wayne County since 1999. The agency is proud to partner with the Michigan State Housing Development Authority (MSHDA), U.S. Department of Housing and Urban Development, Wayne County, and local communities as a MSHDA-designated Homeownership Counseling Agency and a Community Housing Development Organization (CHDO).

Homeownership Education & Counseling:

Participants will receive 8 hours of education and counseling through Wayne Metro’s Homebuyer Club education series. Class is held over 2 days and covers a variety of topics including the home buying process, budgeting, credit and qualifying for a mortgage. Upon completion of the class, participants will receive a Certificate of Completion. Online registration for Orientation for these classes is available at: www.waynemetro.org/events. In addition, participants will receive a personal credit report consultation and mortgage ready assessment with a homeownership counselor.

Income Qualifications:

Household income must be at or below the following:

Household Members	Household Income	Household Members	Household Income
1	\$37,950	5	\$58,500
2	\$43,350	6	\$62,850
3	\$48,750	7	\$67,150
4	\$54,150	8	\$71,500

Loan Information:

Participants that qualify and complete the Homeownership Education and Counseling program are eligible to receive a maximum loan amount of \$7,500. The loan will cover the difference between the required down payment and closing costs and the maximum amount the homebuyer can bring to closing. The Homebuyer will be required to contribute \$1,000 or 3% of the sales price (whichever is greater) towards the transaction. If a homeowner remains in the property for 5 years or longer the loan will be forgiven. If the home ceases to be their primary residence, it becomes due and payable.

Online Orientation Registration available at www.waynemetro.org/events

For more information or to sign up for the First Time Homebuyer Program, please contact:



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www.waynemetro.org/events