



WE CAN HELP YOU!

As the St. Louis area's largest HUD-approved agency for homebuyer education and housing counseling, our team of HUD-certified housing counselors are here to serve you!

Join us for one of our Home Buyer Education classes to learn more about the benefits of homeownership and if buying a home is right for you.

You will receive valuable information on credit and lending practices, obtaining a mortgage, choosing lenders, realtors, insurance agents, home inspectors and more:

- Calculating what's affordable
- Keeping finances on track
- Home maintenance
- Working with real estate agents
- Downpayment assistance
- Obtaining a mortgage

UPCOMING CLASSES:

JANUARY 14 | 8:30 AM – 4:30 PM

Beyond Housing offices in Pine Lawn
6506 Wright Way | St. Louis, MO 63121

FEBRUARY 18 | 8:30 AM – 4:30 PM

Beyond Housing offices in Pine Lawn
6506 Wright Way | St. Louis, MO 63121

ONLINE CLASSES ARE AVAILABLE ANY TIME

Complete your homebuyer education on your schedule!

beyondhousing.org/HBE



REGISTER ONLINE: [BEYONDDHOUSING.ORG/HBE](https://beyondhousing.org/HBE)

For more information, email hbeinfo@beyondhousing.org or call 314-376-5808

HOME BUYER EDUCATION CLASSES | WE CAN HELP YOU

COURSE TUITION AND FEES

Beyond Housing's Home Buyer Education Class can be taken either in person or online. In-person tuition is \$125 (fee includes lunch.) Those completing classes on-site will receive a certificate of completion at the end of class. The online class tuition is \$125. Those completing the online class will receive their certificate of completion **after** meeting a Homeownership Counselor for a counseling and budgeting session. Online classes may be taken in English or Spanish and may be the best option for individuals unable to attend an 8 hour class on-site.

Registration for both the in-person and online Homebuyer Education classes can be completed at <http://www.beyondhousing.org/HBE>

*****Course fee is payable at time of registration.**

FOLLOWING THE CLASS

After you send us requested documents, our housing counselors will schedule a meeting for your One-on-One Home Ownership Advising session. Your advisor will review your personal goals, your credit report, your budget and a savings plan that best positions you for successful homeownership. If needed, your advisor may also assist with establishing and rebuilding credit. Your advisor will also provide information on available down payment assistance programs. **The fee for the advising session is \$75. Fees for credit reports are \$17.90 per individual for a tri-merge credit report.**

DOWNPAYMENT ASSISTANCE PROGRAM

DOWNPAYMENT AND CLOSING COST ASSISTANCE LOAN PROGRAM (DPA)

St. Charles (\$10k), St. Louis (\$6k), and Jefferson (\$5k) counties, City of O'Fallon (\$10k), and City of Florissant (\$5k). To apply for DPA, you must have a fully executed sales contract. Completion of our Home Buyer Education Class and One-on-One Home Ownership Advising are required before closing.

***** Please note the maximum income and purchase price limits for the Down Payment Assistance Program:**

MAXIMUM HOUSEHOLD GROSS INCOME LIMITS (Effective Through June 14, 2023)

PERSONS IN FAMILY OR HOUSEHOLD	GROSS ANNUAL INCOME
1	\$53,150
2	\$60,750
3	\$68,350
4	\$75,900
5	\$82,000
6	\$88,050
7	\$94,150
8	\$100,200

MAXIMUM SALES PRICE LIMITS (Effective Through May 31, 2023)

	EXISTING HOME	NEW CONSTRUCTION HOME
ST. LOUIS COUNTY	\$187,000	\$256,000
ST. CHARLES COUNTY	\$219,000	\$274,000
JEFFERSON COUNTY	\$183,000	\$251,000

