

Clinton County Office
72 Clinton Street
Plattsburgh NY 12901
518-565-4456

Essex County Office
103 Hand Avenue
Elizabethtown NY 12932
518-873-6888, x-15
Fax 873-9102

www.hapec.org

How this program can assist you & your family

Funds are available through a Deferred Payment Loan Program. The assistance to each family will be only the amount needed to make the home affordable.

There are no interest charges and no monthly payments. However, if the property is sold the owner must repay the loan.

Your household must be income eligible, having income less than 80% of County median income.

Funds may be used to:

- Reduce the amount borrowed from a bank
- Pay reasonable closing costs
- Provide repair assistance to correct code, health or safety issues

You may purchase an existing home

We provide a comprehensive HOME BUYER EDUCATION.

You may download an application from our website www.hapec.org

Click on homebuyer assistance

Scroll down to the bottom and print an application.

You may fax or mail your application

518-873-9102

2017		
Income limits	Clinton	Essex
No. persons		
1	38,100	37,100
2	43,550	42,400
3	49,000	47,700
4	54,400	52,950
5	58,800	57,200
6	63,150	61,450
7	67,500	65,700
8	71,850	69,900

If you fear you are over income for this program, or want to purchase outside Essex/Clinton Counties within the Adirondack Park, please check out the adkhousing.org website for another type of funding for homebuyer assistance.

For
More
Information

Feel free to email
with any questions

penny@hapec.org



In addition, you may receive assistance in obtaining suitable bank financing. HAPEC is a HUD Certified Counseling Agency which can provide comprehensive counseling services.

***** Monies for the home buyer program have been provided by:**
Community Development Block Grant
NYS Affordable Housing Corp.
NYS Housing & Community Renewal
Adirondack Community Housing Trust

Now You Can Afford Your Own Home!



CLINTON COUNTY ESSEX COUNTY

HOME BUYER ASSISTANCE PROGRAMS

