

**HAPEC is a HUD Certified  
Housing Counseling Agency.**

**About the Housing  
Assistance Program of Essex  
County, Inc.**

HAPEC is a not-for-profit community development organization that partners with local government, residents, businesses and other organizations to foster viable Adirondack communities. For over 35 years, HAPEC has provided homeownership assistance, home rehabilitation assistance, community services, multi-family housing development and rental assistance. In 2019, HAPEC provided housing services to over 1,000 households and generated more than \$8.2 million in estimated regional output.

**Housing Assistance Program  
of Essex County, Inc.**

**Clinton County Office**  
24 Margaret Street, Suite 7  
Plattsburgh, NY 12901  
Phone: (518) 565-4456  
Fax: (518) 563-2824

**Essex County Office**  
103 Hand Avenue  
PO Box 157  
Elizabethtown, NY 12932  
Phone: (518) 873-6888  
Fax: (518) 873-9102

**For more information visit:  
[www.hapec.org](http://www.hapec.org)**



# **HOME BUYER ASSISTANCE PROGRAM**



**SERVING:  
CLINTON COUNTY  
ESSEX COUNTY**

**Housing Assistance  
Program of Essex  
County, Inc.**

## Homebuyer Assistance Program

HAPEC provides comprehensive Homebuyer Education and Counseling. Additionally, eligible applicants may also benefit from assistance with down payment, closing costs and repairs.

Homebuyers may purchase a home appropriate to their individual circumstances.

Assistance is in the form of a Deferred Payment Loan Program and will be limited to the minimum amount needed to make the home affordable. The loan carries no interest and requires no monthly payments. However, if the property is sold within 10 years, the owner must repay a portion of the funds received.

Eligible applicants must be financially sound and earn less than 80% of the area median income for their county.

### 2022 Income Limits

HH Size	Clinton	Essex
1	\$45,000	\$42,950
2	\$51,400	\$49,100
3	\$57,850	\$55,250
4	\$64,250	\$61,350
5	\$69,400	\$66,300
6	\$74,550	\$71,200
7	\$79,700	\$76,100
8	\$84,850	\$81,000

### Repayment Schedule:

Year	Percent Owed	Average Loan Amount
1-5	100%	\$20,000
6	80%	\$16,000
7	60%	\$12,000
8	40%	\$8,000
9	20%	\$4,000
10	0%	\$0

### CERTIFICATION:

When seeking assistance with your home purchase, it is important to find a reputable organization. HAPEC is a HUD certified housing counseling agency and a National Industry Standards Adopter.



**Homeownership  
Done Right.™**