

**Newburgh Community Action Committee, Inc.  
is proud to announce its  
Audrey L. Carey Home Ownership Program  
for First-Time Home Buyers**

**Purpose**

October 4, 2007 – In an effort to provide a wider inventory of affordable housing to first-time home buyers in the city of Newburgh, Newburgh Community Action Committee, Inc. (NCAC) is proud to announce its Audrey L. Carey Home Ownership Program. The program combines gut rehabilitation of inner city houses with housing seminars for eligible participants to create affordable, safe housing for first-time home buyers.

**Application Process**

In order to begin the process, call Dawn Rogers at **562-0100 x10** or come in to NCAC, located at **123 Grand Street, on the third floor, in the city of Newburgh to get an application and complete it.** Eligibility will be determined based on review of the application, interviews conducted with potential program participants and other required documentation. Acceptable documentation will include copies of Federal form 1040; pay stubs, W-2's, proof of supplemental income, proof of long-term debt and/or other third party verifications (savings passbook, etc.). **Section 8 voucher holders** are eligible to use their vouchers within this program for mortgage payments – call us for more information!

**Assistance to Home Buyers**

NCAC is committed to assist first-time home buyers on this exciting journey. In order to do so, we have secured assistance, in the form of grants to help with down payments, closing costs, and subsidies to make the mortgage more affordable. In addition, all eligible participants will be required to attend first-time home buyer housing seminars. The purchase of a home is generally the largest investment most families will make and we want the home buyer to be successful. To that end, the housing seminars will include such topics as: preparing for home ownership, obtaining financing, budgeting, credit, safety issues, minor home repairs, and maintenance.

**Household Income Eligibility**

Income eligibility will be determined by NCAC Housing Staff using the latest US Dept. of Housing and Urban Development income guidelines. Income for eligible participants must be at or below 80% area median income. To see if your income may make you eligible, compare your income to the following table (your income must be no more than the amount listed):

1 member	2 members	3 members	4 members	5 members	6 members	7 members	8 members
\$41,300	\$47,200	\$53,100	\$59,000	\$63,700	\$68,450	\$73,150	\$77,900

**Take the chance to become a first-time home buyer!  
Call or stop in today**



***Newburgh Community Action Committee, Inc. – we're here to help.***