



# West Utica

## Down Payment/Closing Cost Assistance (WUDPAL)

**\$6,500 MAXIMUM GRANT AWARD!**

WUDPAL provides a grant through the HomeOwnershipCenter in the form of a forgivable loan. First Time Homebuyers must qualify for a mortgage with a participating lender and meet the following criteria:

1. Income must be at or below 80% AMI.
2. Total debt must not exceed 38% of gross monthly income.
3. Credit history free from bankruptcy (discharged for a minimum of 2 years) or serious credit problems.
4. Looking to purchase in the West Utica target area.
5. Completed the Homebuyer Education + Financial Coaching course provided by the HomeOwnershipCenter.
6. Has agreed to obtain a professional home inspection.
7. Buyer must contribute a minimum of \$2,000 towards purchase.
8. Must be a first time home buyer according to the HUD guidelines.

**100% OF THE LOAN IS FORGIVEN AFTER 5 YEARS  
IF THE BUYER MAINTAINS OWNERSHIP.**

**\*\*WEST UTICA TARGET AREA LISTED ON THE BACK\*\***



1611 Genesee Street, Utica, New York 13501

TEL 315.724.4197 | FAX 315.724.1415 | [www.theHomeOwnershipCenter.org](http://www.theHomeOwnershipCenter.org)

Scan this code to create your profile and register for the Homebuyer Education Class.



**Buyer Purchase Target Area:**

Lafayette Street

Erie Street

Kellogg Ave

Noyes Street

York Street

Rt 12 Arterial

Rt 12 Arterial to Schuyler

Schuyler to Kellogg

Erie to Noyes

Kellogg to York

Noyes to Burrstone

Burrstone to Lafayette

**Scan to View Map:**



**WUDPAL can be paired with:**

First Home Club, City of Utica Down Payment Assistance, USDA, SONYMA, FHA and most mortgage products.



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