



# BUY YOUR HOME IN JUST 5 STEPS!

- 1 12-consecutive on-time rent payments
- 2 2 years steady income
- 3 Homebuyer Educational Course
- 4 \$500 down payment
- 5 Debt-to-Income Ratio 43%

Going from renter to owner of your home is just five easy steps with the **ADVANCING COMMUNITIES Through Homeownership Program!**

## THERE ARE SO MANY BENEFITS TO HOMEOWNERSHIP

- Ensure your family's housing stability for years to come
- Build equity and improve your financial health
- Work toward economic independence
- New monthly payments are at or below current rental payments
- Homeowners have no annual public inspections

## There Has Never Been a Better Time to Purchase Your Home!

TAKE ADVANTAGE OF UP TO \$18,500 IN HOME PURCHASE INCENTIVES.

DTEs Energy Assistance Program provides free energy saving home improvements to eligible customers, including – New Furnace, Hot Water Heater, Central Air Conditioning, Refrigerator, Window Replacement and Home Weatherization.

Income restrictions may apply.

**Don't miss the opportunity to purchase your home for less than you pay in rent!**  
Our updated program includes additional services to make the purchase process even easier – including matching you with a coach to develop an individualized action plan to **assist you through every step of the process.**



For more information, contact EDHRC at [edhrc.housingcounseling@gmail.com](mailto:edhrc.housingcounseling@gmail.com) or (586) 315-4013.

Learn more about the program

