

Agency Mission

Margert Community Corporation was founded in 1980 by the R.C. parishes of St. Mary Star of the Sea, in Far Rockaway, and St. Gertrude's, in Edgemere.

The purpose of the corporation is to enable us to serve our communities in the areas of housing, senior citizens, and youth concerns.

The focus of our work is to assist poor and lower income individuals and families, and in this way to bring good news, in a practical manner, to the poor.

Faithful to our mission, we seek housing that will indeed be good news for both homeowners and tenants, and a sign of hope for others.

In our plans, we want to be faithful in serving lower-income persons by offering decent and affordable housing in an environment that provides the dignity and services that enable them to improve their lives and the lives of their children and families.

Please visit our website at
www.margert.org



Website: www.margert.org
Phone: 718-471-3724
Fax: 718-471-5342

325 Beach 37th Street
Far Rockaway, NY 11691

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*Homebuyer
Education and
Learning Program
(HELP)*



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Margert is a **HUD-approved housing counseling agency** that provides assistance to persons who want to buy or already own a home or rent an apartment, and who seek to be responsible buyers, owners or tenants.

Margert provides both emergency and comprehensive housing counseling, including:

- ⇒ Pre-Occupancy Counseling
- ⇒ Homebuyer Education Programs
- ⇒ Post-Purchase/Mortgage Default and Rent Delinquency Counseling
- ⇒ Post-Purchase/Post-Occupancy Counseling
- ⇒ Home Equity Conversion Mortgage (HECM) Counseling
- ⇒ Home Improvement and Rehabilitation Counseling
- ⇒ Tenant Displacement and Relocation Counseling
- ⇒ Marketing and Outreach Initiatives

Other services:

- Loan/Grant Application Assistance
- Utility Arrearage Programs
- Eviction Prevention Assistance
- Section 8 and Project Housing Assistance
- Government Entitlement Assistance
- Emergency Relief Food Pantry
- Tenant's Rights Counseling
- Tenant Organizing Technical Assistance

Margert also provides direct assistance to those who have been victimized by abusive and/or predatory lending practices.

Explore new affordable housing opportunities at www.margert.org

Homebuyer Education and Learning Program (HELP)

The **Homebuyer Education and Learning Program (HELP)** is designed to provide high quality homeownership education to consumers in all income ranges, but especially first time buyers. Prospective homebuyers can learn about the home buying process through classroom training with qualified instructors and avoid many of the common problems that trouble new homebuyers.

Margert's **HELP** program requires the completion of ten hours of classroom instruction, consisting of four training modules, usually presented in two five-hour sessions:

- Module I - Budgeting for Your Home
- Module II - Shopping for Your Home
- Module III - Shopping for Your Lender
- Module IV - Now You are ready for Closing

Upon completion, a participant will have a good understanding of:

- * How to budget for a down payment
- * How to find a home and make an offer
- * How to apply for financing
- * What takes place at closing?
- * How to establish a post purchase budget
- * Why it is important to maintain a home

Qualified instructors, certified mortgage and tenant counselors, and experienced budget & credit repair counselors will be available to provide both group and individual assistance.



Enrollment Form

To find out more about Margert's **Homebuyer Education and Learning Program (HELP)**, or to enroll your family, please log on to our website at www.margert.org, or use this convenient mail-in enrollment form.

Please complete all sections and return to the address below:

Name _____

Address _____

Phone _____ Email Address _____

How many persons in your household? _____

Are you a NYCHA resident? Yes No

If yes, is the lease in your name? Yes No

Source of Income (check all that apply):

- Employment Pension
- Social Security TANF
- Disability Other _____

Have you received services from Margert before?

Yes No

Do you have **Good Credit**?

Yes No Not Sure

Have you ever applied for a mortgage?

Yes No

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