## Who is Eliqible?

Income-qualifying homeowners living in the Interstate Corridor Urban Renewal Area or the N/NE Study Area.

### **Income Limits\***

Household Size	Maximum Annual Household Income
1	\$54,150
2	\$61,900
3	\$69,650
4	\$77,350
5	\$83,550

# How to Apply

Give us a call at **503-595-3517**, Program email our Manager at Tunde@aaah.org.



AAAH's mission is to increase homeownership and economic stability by improving access, advocacy, and opportunities. Since 1999, AAAH has helped home buyers and owners through innovative programs:

- **★** Annual Homeownership Fairs
- ★ IDA Program (match savings)
- **★** One-on-One Homebuyer Counseling
- **★** Homebuyer Education Classes
- **★** Credit Counseling
- **★** Financial Assistance
- **★** Home Retention Services
- **★** Power to the People PDX<sup>TM</sup>



**Protect Your Home!** Preserving Homeownership by Planning for the Future

African American Alliance

825 NE 20th Ave Ste 225 Portland, Oregon 97232

503-595-3517 | aaah.org



**FREE** 

for Homeownership



This program is funded by



## The Commons Law Center

The Commons Law Center is a local nonprofit organization with a mission to revolutionize access to legal services and support for underserved Oregonians.

thecommons lawcenter.org

<sup>\*</sup> Income limits listed above are based on income limits published by HUD effective April 1, 2021



# **Homeownership Asset Preservation Program**

**FREE** legal estate planning services are available to qualifying households as a tool to protect homeownership and transfer wealth between generations. **AAAH** is partnering with **The Commons Law Center** to help individuals develop estate plans and provide other legal services to help families preserve and protect their assets.

## **Estate Planning Services**

- **★** Wills, Revocable Trusts, and Living Trusts
- **★** Probate and Estate Administration
- **★** Real Estate Title Transfers
- **★** Power of Attorney

Apply Today! 503-595-3517 tunde@aaah.org

### **Home Retention Services**

In addition to legal services, AAAH provides wrap-around services:

- **★** Resource Referrals
- **★** Home Repair Referrals
- **★** Delinquent Tax Deferrals
- ★ Weatherization & Energy Audits
- **★** Foreclosure Prevention Counseling

### **Estate Planning Definitions**

Will — identify who gets what of your remaining earthly property; avoid disputes among your survivors or loss to the bank

**Power of Attorney** — applies when you are alive, but incapacitated; designates who can give legal authorization on your behalf

#### **Oregon Advance Directive —**

specifically for medical decisions, like whether or not you want life support;

identify individuals who can consult with doctors on your behalf

**Probate** — a court process is sometimes needed to transfer property after a death