

FREE First Time Home Buyer Education Course

The Dane County Housing Authority, (DCHA) offers education and counseling to First Time Home Buyers (FTHB).

The process of buying a home for the first time can be exciting and a little overwhelming. Homebuyer education can help you understand the process and make you more confident about the exciting and multifaceted process of becoming a homeowner.

You can learn about budgeting, credit, the buying process, financing and caring for a home by attending courses offered at DCHA. Speakers will include Counselors, Lenders, Realtors and Home Inspectors who will explain their role in the process and help you become an informed homebuyer.

The FTHB course is a comprehensive, two-session course. Participants who complete the course will earn a FTHB Certificate of Education. FTHB Education Certificates are required for many down-payment-assistance programs and many lenders require FTHB certificates to qualify for first-time-home buyer mortgage loans.

2008 Course Schedule

All sessions are **Tuesdays, 6-9pm**

at

DCHA, 2001 W. Broadway, Monona
(next to McDonald's at South Towne Mall)

Course:

Course 1
Course 2
Course 3
Course 4
Course 5
Course 6
Course 7
Course 8
Course 9
Course 10
Course 11
Course 12
Course 13
Course 14
Course 15
Course 16

Dates:

Feb 12 and Feb 19
March 4 and March 11
April 1 and April 8
April 15 and April 22
May 6 and 13
May 20 and 27
June 3 and 10
June 17 and 24
July 15 and 22
August 5 and 12
August 19 and 26
Sept 9 and 16
Sept 23 and 30
Oct 7 and 14
Oct 21 and 28
Nov 4 and 11

Registration Is Required

Register by calling:
(608) 224-3636 Ext. 18

- Registrations are made via VoiceMail. Follow instructions and include a PHONE number.
- Registration will NOT be confirmed. All participants are provided materials during the two course sessions.
- Registrants WILL be called if the course that was requested is FULL or cancelled.
- Both sessions 1 & 2 MUST be completed.
- All courses are limited to 35 students.
- PLEASE call to **cancel** if unable to attend course.



**Dane County Housing Authority
Presents:
First Time Home Buyer
Education Course**

Session 1 Starting the Buying Process

A Housing Counselor will introduce you to various First Time Home Buyer (FTHB) assistance programs available in Dane County and start you on the process of creating a household budget. A Lender, Realtor and Home Inspector will explain the process of applying for a mortgage, working with a real estate agent, choosing a home and having a home inspection done.

Session 2 Continuing the Buying Process

A Housing Counselor will provide budgeting and other purchasing information. A Lender will continue explaining the mortgage loan process. A Realtor will explain the process of selecting a home and how to write an offer to purchase. We will explain what a closing is and what to expect at the closing.

Participants who attend both sessions will receive a FTHB Education Certificate and (depending on the mortgage loan they qualify for) **may** be eligible for discounts or savings at closing.

You must complete both sessions of the course to get a certificate.

Dane County Housing Authority
2001 W. Broadway, Suite 1
Monona, WI 53713
(608) 224-3636 Ext.18

Personal Financial Counseling

After completing the FTHB Course, you may schedule a one -on-one counseling session with a DCHA Housing Counselor. Our staff is trained to help you review your credit, prioritize steps to improve your credit score, establish guidelines to keep your credit report positive, create household budgets and establish home ownership plans.

A DCHA Housing Counselor will work with you in individualized counseling sessions to assess your personal needs. Sometimes a single counseling session will be all that is needed. Other times a series of counseling sessions will be needed to create a financial plan, establish goals and then monitor your progress. Our goal is to help you meet your goals.

All Counseling Sessions are free of charge to Dane County residents.

DCHA provides reasonable accommodations to persons with disabilities. If you need a reasonable accommodation to participate in the FTHB program, please contact DCHA at 224-3636 ext. 18 at least two weeks in advance of the class for which you have enrolled.



DANE COUNTY HOUSING AUTHORITY

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PH: 608/224-3636 ■ FAX: 608/224-3632

FREE HOME BUYER EDUCATION & COUNSELING



FIRST TIME HOME BUYERS

Learn about

- .. Budgeting & Credit*
- .. Mortgage Loans*
- .. the role of a Realtor*
- .. Home Inspections*
- .. the Closing*