

Our goal is to give applicants a better understanding of the home buying process so they can make the American dream a

REALITY!



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**HOME BUYER
CLUB**

**YOUR GUIDE TO BEING A
HOMEOWNER**



WHAT IS A "HOME BUYER'S CLUB"?

The home buyer club is an educational, self-supporting process that helps individuals achieve their goal of homeownership. The program supports and encourages individual determination and self-sacrifice. Club participants are those that would like to buy a home but face obstacles in securing a mortgage from a lender

We want participants to know that they are not alone! Goals are set for each individual and "monitored" with continual feedback. Self successes are celebrated and built upon.



The purpose is to provide ongoing support, motivation, encouragement, and assistance to help with the purchase of a home.

COMMITMENT

Participants must commit to meeting once a month for 12 months. Each class lasts up to 2 hours and is facilitated by a qualified presenter. Throughout the process, staff will meet with you to discuss ways to overcome the barriers that keep you from buying a home and set attainable goals.

WHAT TOPICS ARE COVERED?

Checking and Savings Accounts
Budgeting
Understanding Credit Reports
Borrowing from Banks and Credit Unions
Working with a Realtor
Getting a contract on a house
Home Inspections
Homeowners insurance and property taxes
Closing on your home
Maintaining your home after purchase

