

NeighborWorks®  
HomeOwnership Center  
1611 Genesee Street  
Utica, NY 13501  
(315) 724-4197

## Home Buyer Education

### **Class Description:**

The HomeOwnership Center offers a nationally accredited eight hour homebuyer education workshop. As a member of the NeighborWorks® Network, The HomeOwnership Center has certified homebuyer educators to present comprehensive information on the home buying process. The nationally acclaimed training manual *Realizing the American Dream*, was carefully designed, tested and redesigned to best serve the needs of homebuyers and trainers.

The workshop is designed to produce successful, default resistant homebuyers. The NeighborWorks® homebuyer education system measures success not only by the numbers of buyers helped in the purchase of a home, but also by the percentage of those customers who successfully remain in their home, but also learn how to protect their investment through proper budgeting and maintenance of the home.

### **MODULE 1**

First Half – Credit and Budgeting, Saving and Investing

Second Half – Mortgage Process, Banks and Other Financial Institutions

### **MODULE 2**

First Half – Shopping for a Home

Second Half – Your Home's Maintenance and Finances, Taxes and Insurance

### **WORKSHOPS**

Insurance- What do I need and why do I need it?

Home Maintenance- Fix it before it gets worse!

Your Home- Home Safety and Energy Efficiency!

Home Improvement- Projects and how to find a good contractor!

If you also attend a Financial Fitness workshop you will also receive a Financial Literacy Certificate which could allow you to qualify for post-purchase services at the HomeOwnership Center.