

# FIRST-TIME HOME-BUYER EDUCATION PROGRAM



VHDC's First Time Home Buyer Education Program promotes homeownership. Together with our service partners, we provide training and assistance to individuals and families to help them prepare for homeownership and to locate, finance, and secure affordable housing. We can help you:

- ... Clearly define your long-term housing needs;
- ... Develop a personal budget;
- ... Improve or restore your personal credit rating or score;
- ... Understand the home buying process and essential services needed;
- ... Locate and secure affordable housing;
- ... Secure a mortgage to purchase or purchase/rehabilitate a home;
- ... Obtain homeowner's insurance and owner's title insurance; and,
- ... Complete the necessary paperwork to purchase your new home.

## PROGRAM AGENDA

- « Introduction to Home Ownership - Rent vs. Buy
- « Selecting the Right Mortgage
- « Getting Pre-Approval and Financing Your New Home
- « Working With a Realtor and Finding Your New Home
- « Inspecting Your New Home for Defects, Pests, and Code Compliance
- « Title Search & Surveys
- « Title Insurance and Settlement (Closing)
- « Down-Payment & Closing Cost Assistance
- « Credit / FICO Score Improvement
- « Financial Planning

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