




HOMEBUYER EDUCATION

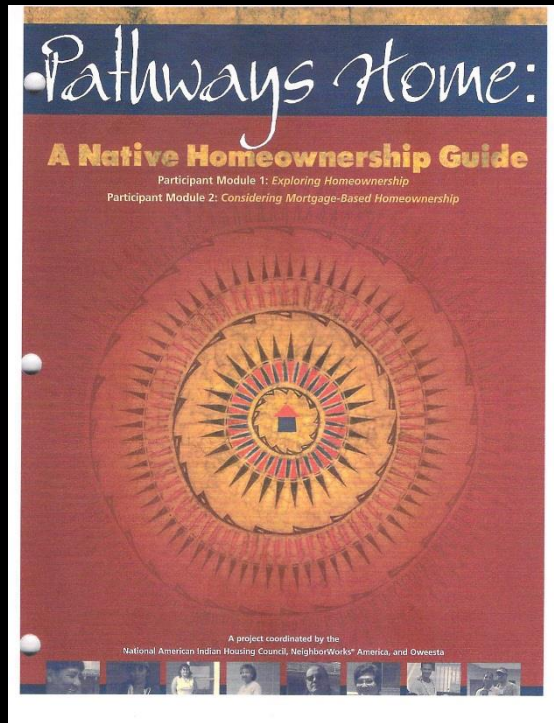
Best Practices

WHY???

- Help potential new homebuyers develop the skills they need to assist them in purchasing/building their new home.
- Funding changes
- Paradigm shift
- Homeowner success
- Where they can get assistance when needed.

WHO?

- Anyone interested in homeownership (now or later)
 - Anyone wanting to Buy/Build or even remodel
 - Anyone who would like more information on the mortgage process
 - Anyone interested in working on their credit
 - Anyone with the slightest bit of curiosity
- 
- The background of the slide features a dark, almost black, field. In the lower portion, there are dynamic, flowing shapes that resemble waves or liquid. On the left side, there are vibrant red waves that curve upwards and outwards. On the right side, there are bright cyan and blue waves that flow from the top right towards the bottom left, creating a sense of movement and depth. The overall aesthetic is modern and tech-oriented.



PATHWAYS HOME

*A Native Homeownership
Guide*

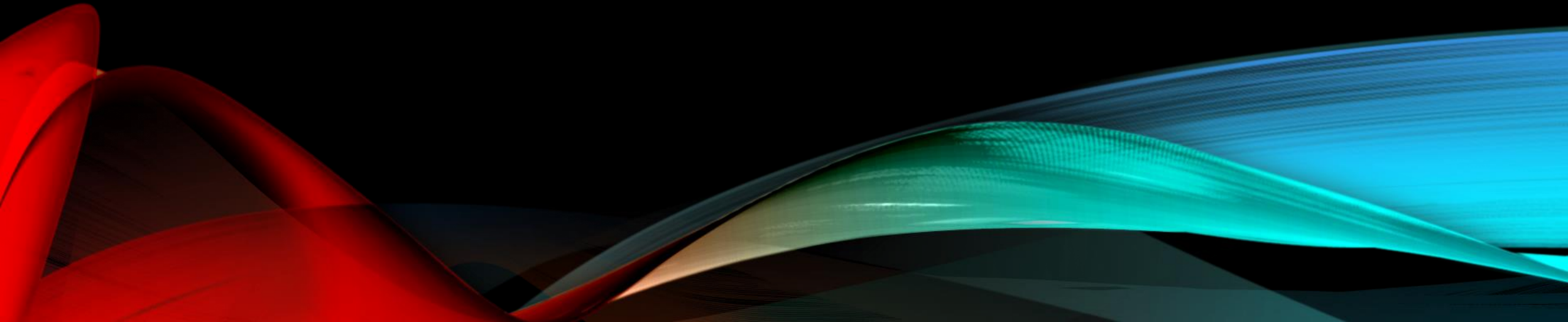
PATHWAYS HOME

- Module 1 – Exploring Homeownership
- Module 2 – Considering Mortgage-Based Homeownership
- Module 3 – Budgeting for Homeownership and Calculating Affordability
- Module 4 – Evaluating Credit for Homeownership
- Module 5 – Finding a Home
- Module 6 – Applying for a Home Loan
- Module 7 – Meeting Your Financial Obligations
- Module 8 – Protecting Your Investment
- Glossary



CHOICES

- How often? Monthly Classes/Quarterly Classes
- Day & Time? Spread out evening class or one single day class
- Class size??



GROUND RULES

It is best to set your “Ground Rules” at the beginning of the class,

- Keeps YOU in control
- Minimizes distractions
- Also at this time point out where the restrooms are and
 - Where the smoking area is
- Explain when breaks and Lunch are
 - Class length

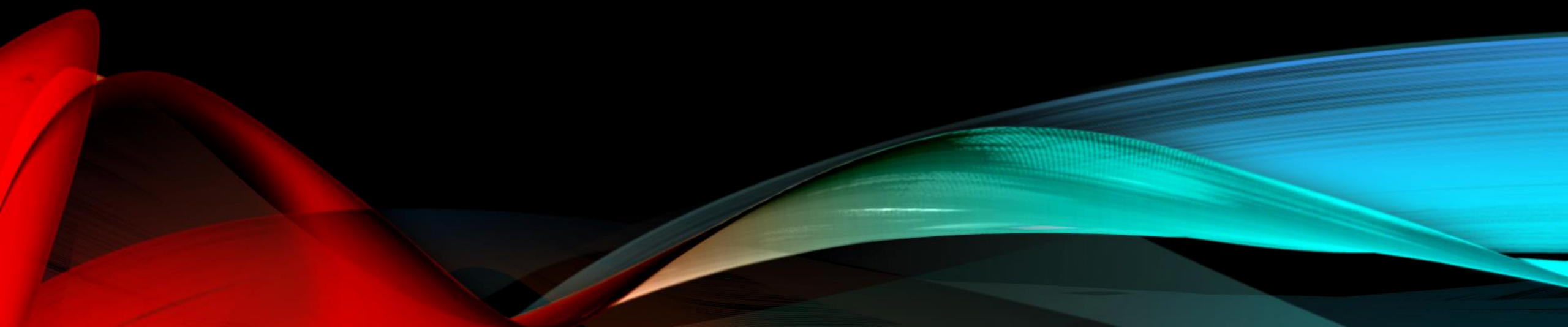
WE PROVIDE:

- Lunch
- Snacks
- Coffee
- Water
- Juice or Soda
- Pastries for the morning
- Possibly cookies for the afternoon
- Binder with:
 - * Table Tchotchkes
- Curriculum
 - * Paper
- Pen & Pencil
 - * Small prizes
- Highlighter
- Post it notes
- Household budget workbook

UPON COMPLETION OF THE CLASS

Each student is given a Certificate of Completion

We also ask for feedback, good or bad, or recommendations for improvement



OUTREACH

WHERE DO WE GET THE STUDENTS??

- * Local newsletters
- * Flyers
- * Fair's and gatherings
- * Door to door

Some feedback we have received:

* THE CLASS WAS GREAT! GOOD INFORMATION TO KNOW ABOUT THIS PROCESS. I LEARNED A LOT. VERY HAPPY TO HEAR THAT YOU ARE HELPING WITH CREDIT!

* I LIKED THE CLASS, FULL OF INFORMATION. IT GAVE ME A GREAT FOUNDATION TO START MY DREAM HOME BUILDING JOURNEY. THANK YOU! IT WAS A COMFORTABLE CLASS AND IT HIT ALL THE MAIN POINTS. I CAN'T WAIT TO MEET AGAIN AND TAKE STEPS TO MOVING INTO MY HOME. (SMILEY FACE)

*I ENJOYED THIS CLASS, I LEARNED A LOT TODAY AND FEEL A LOT MORE COMFORTABLE IN TAKING OUT A LOAN AND BUILDING A HOME... I ALSO LIKE THAT WE WENT OVER CREDIT SCORES AND REPORTS AND THE IMPORTANCE OF THEM.

*I AM NOW AWARE OF WHAT NEEDS TO BE DONE BEFORE THE BUILDING PROCESS BEGINS, STEP BY STEP, THAT WILL BE VERY HELPFUL FOR ME WHEN I BEGIN TO BUILD MY HOUSE.

*THE INSTRUCTOR WAS VERY KNOWLEDGEABLE AND ANSWERED ALL OF OUR QUESTIONS, I WOULD ENCOURAGE OTHERS TO GET IN AND TAKE THIS CLASS, FOR NUMEROUS REASONS, EVEN IF YOU ARE ALREADY IN A HOME.

*ABSOLUTELY LOVED IT! HIGHLY RECOMMENDED FOR ANYBODY THAT WANTS TO KNOW EVERYTHING OR ANYTHING ABOUT WHAT IT TAKES TO BUY A HOUSE!

TRAIN THE TRAINER: PATHWAYS HOME; A NATIVE HOMEOWNERSHIP GUIDE

**For Training: National American Indian Housing Council
(800) 284-9165 or (202) 789-1754
www.naihc.net**

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