

Are you interested in purchasing a home? The Home Buyer's Workshops may be a place to start. On Saturday, March 6, 2010 The Whitewater Community Development Authority is offering a six-hour course to help you achieve your goal of home ownership. The course will teach you what you need to know to purchase a new home. Topics include establishing good credit, developing a household budget, deciding how much house you can afford, learning what to look for in a home, negotiating the best price, identifying needed repairs, and the loan process.

2010 Workshop Schedule
Saturday, March 6, 2010

8:30 Registration

9:00am-3:00pm **Workshop**

Program to include working lunch

Where:

Cravath Lakefront Center
341 S. Fremont Street
Whitewater, WI 53190



Register Early Space is limited!
Register by Phone: 262-473-0148



Whitewater Community Development Authority
312 W Whitewater Street
Whitewater, WI 53190

The Homebuyer's Workshop

**A FREE Workshop
to Help You
Own Your
First Home**



Whitewater Community Development Authority
312 W Whitewater Street
Whitewater, WI 53190

Tel: 262-473-0500
www.ci.whitewater.wi.us



The Homebuyer's Workshop

A free workshop to help you own your own home

The Home Buyer's Workshop is designed to help more families become homeowners in the City of Whitewater. This program will give you a greater opportunity to own your own home by:

- Giving you the information you need to make a wise purchasing decision.
- Possibly lowering the down payment requirement.
- Possibly eliminating a savings reserve.
- Possibly lowering the amount of income you need to qualify for a home loan.



The Home Buyer's Workshop is absolutely **FREE** of charge.

Knowledge is the key to owning your own home

A well-informed home buyer is better prepared to achieve home ownership. The course is broken down into 8 topic sections and will help you prepare to make a better purchasing decision. Please keep in mind that, while our sessions are conducted in a classroom setting, there are no tests to pass or grades to achieve. Your goal is to own your own home, and that is our goal for every attendee of the Home Buyer's Workshop.



Establish a good credit record

We will help you work toward meeting the guidelines necessary to qualify for a mortgage loan. You will review your current credit situation and receive help in developing an immediate plan to correct any roadblocks to home ownership.

Be in control of your household budget

One measure of a good credit rating is the ability to manage a household budget by planning for and paying fixed expenses on time, while having cash reserves to meet unexpected expenses.

Find out how much home you can afford on your current income

As the largest fixed expense you will probably have, your mortgage payment will be the cornerstone of your budget. We'll help you determine the payment amount that makes the most sense for you.



Find the best home for your price range - whatever that range may be

Affordability isn't the only issue to consider when home shopping. Quality is just as important -- quality of the home structure itself, quality of the neighborhood and the quality of life you can expect to enjoy there.

Negotiate the best price for your new home

Because the price of your home will affect your budget and lifestyle for many years, we will show you how to negotiate the best price possible.

Identify needed repairs before you buy

A pre-purchase home inspection could help identify any needed repairs that you may not otherwise discover until after you move in.