

FREE FIRST TIME HOMEBUYER'S WORKSHOP

~The Cumberland / Perry Housing and Community Partnership (Redevelopment Authority of Cumberland County) in partnership with the Pennsylvania Housing Finance Agency presents the *Cumberland County First Time Homebuyer's Workshops*.

This workshop meets the requirements for Cumberland County's Affordable Housing Trust Fund Down Payment and Closing Cost Assistance Program, Carlisle Housing Opportunities Corporation homebuyer program, Cumberland Non-Profit Housing Corporation homebuyer program, PHFA loan products, FHLBank Pittsburgh "First Front Door" closing cost assistance and USDA Rural Development loan products.

~This is a PHFA sponsored workshop.~

Workshop topics include:

- Budgeting and managing your money
- Planning for homeownership
- Shopping for a home
- Understanding your credit and getting a mortgage
- Down payment & closing cost assistance and special financing
- What happens at the closing?
- Home maintenance and repairs
- Saving Energy and Home Safety
- Avoiding foreclosure



**Classes are held at
One West Penn Street,
Carlisle, PA.**

There is no charge, however registration is required. Please contact the Cumberland County Redevelopment Authority at: **866-683-5907 X 300.**

or email your name, address and telephone number along with your preferred class date to: **kmichael@cchra.com** or **pmrkobrad@cchra.com**

Attendance at both sessions is required for the certificate.

The class schedule:

- February 3 & 10 2011
- March 3 & 10, 2011
- April 7 & 14, 2011
- May 5 & 12, 2011
- June 2 & 9, 2011
- August 4 & 11, 2011
- September 1 & 8, 2011
- October 6 & 13, 2011
- November 3 & 10 2011