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Housing Programs Manager

FREE First Time Homebuyer's Workshop

The Cumberland County Housing and Redevelopment Authorities in partnership with the Pennsylvania Housing Finance Agency present the **Cumberland County First Time Homebuyer's Workshop**. This workshop meets the requirements of and provides information for Cumberland County's Affordable Housing Trust Fund Down Payment and Closing Cost Assistance Program; Cumberland Non-Profit Housing Corporation homebuyer programs; PHFA loan products; and USDA Rural Development loan products.

Workshop topics include:

- ✓ Budgeting and managing your money
- ✓ Planning for homeownership
- ✓ Shopping for a home
- ✓ Understanding your credit and how to get 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

Location of classes to be determined. There is no charge, however, registration is required. Please contact the Cumberland County Redevelopment Authority at: **866-683-5907 select option 2** or email your name, address and telephone number along with your preferred class date to: **pmrkobrad@cchra.com**. Attendance at both sessions is required for the certificate. The class schedule is as follows: 6 pm to 9 pm on

January 5 and 12, 2017

February 2 and 9, 2017

March 2 and 9, 2017

April 6 and 13, 2017

May 4 and 11, 2017

June 1 and 8, 2017

August 3 and 10, 2017

September 7 and 14, 2017

October 5 and 12, 2017

November 2 and 9, 2017