

About the Dakota County CDA

.....

The Dakota County Community Development Agency (CDA) was established in 1971 and has grown into one of the largest local providers of housing and community development programs in Minnesota. The CDA currently administers over 30 programs that are guided by the agency's mission to improve the lives of Dakota County residents through affordable housing and community development.

The CDA serves the communities and residents of Dakota County. Located south of Minneapolis and St. Paul, Dakota County includes first, second and third ring suburbs and is one of the fastest growing counties in Minnesota.

This brochure highlights two programs: Home Stretch® Homebuyer Education and Pre-Purchase Counseling. Both are part of the CDA's Homeownership Connection services.

The CDA has been offering Home Stretch® since 1996 and in 2003 began offering the Pre-Purchase Counseling Program. In 2004, the CDA became a HUD-Approved Housing Counseling Agency.

For more information, visit the CDA's web site at www.dakotacda.org.

Homebuyer Education Programs

Revised November 2008

CDA
Dakota County
Community Development Agency
.....
1228 Town Centre Drive
Eagan, MN 55123

Home Stretch® Homebuyer Education & Pre-Purchase Counseling Programs

.....

Dakota County CDA



*Providing homebuyers
the keys
to be successful.*

Home Stretch® Homebuyer Education

Purchasing a home may be the biggest investment you ever make. The first step in making a sound investment is to learn about the homebuying process.

The Home Stretch® Homebuyer Education course is a nine-hour course offered monthly by the Dakota County Community Development Agency (CDA) and is available to anyone buying a home now or in the future. Participants must attend the entire course in order to receive a completion certificate.

Learn from Professionals

Participants learn about the homebuying process from a certified Home Stretch® educator, mortgage lenders, realtors and home inspectors.

Topics include:

- Is Homeownership Right for You & Are You Ready?
- Lifelong Money Management & Mortgage Foreclosure Prevention
- Financing a Home & Qualifying for a Mortgage
- The Loan Application Process
- Shopping for a Home
- Home Inspections & Life as a Homeowner
- The Closing Process

2009 Home Stretch Schedule

Home Stretch® is held monthly over three nights from 6 to 9 p.m. unless otherwise noted.

January 8, 12 & 15

February 5, 9 & 12

March 21 (8 a.m. - 5 p.m.)

April 16, 20 & 23

May 14, 18 & 21

June 18, 22 & 25

July 16, 20 & 23

August 13, 17 & 20

September 17, 21 & 24

October 17 (8 a.m. - 5 p.m.)

November 12, 16 & 19

Cost & Registration

\$15 for Dakota County residents

\$25 for non-residents

This is a per household charge that is payable on the first night of the class by check or money order.

Pre-registration is required.

To pre-register:

Call the CDA at (651) 675-4400

or (651) 675-4471

OR

Register online at

www.dakotacda.org/

home_stretch_registration.htm

Pre-Purchase Counseling

The Dakota County CDA's Pre-Purchase Counseling Program provides free individual counseling to Dakota County homebuyers. The Pre-Purchase Counseling Program can be accessed anytime during the homebuying process, whether you are buying a home now or in the future.

This program assists homebuyers in creating a plan to become successful homeowners. The plan may include:

- Credit repair
- Creating a household budget in order to save for a downpayment on a home
- Identifying mortgage loan products that best meet the household's needs
- Examining and answering questions about loan documents

If you have questions about the homebuying process or would like to schedule a free Pre-Purchase Counseling session, please contact Rachel Smith at (651) 675-4471.



Home Stretch® and Pre-Purchase Counseling are part of the CDA's Homeownership Connection services. For more information about other homebuying programs visit www.dakotacda.org.