



Homebuyer Education

Take the first step towards homeownership with our homebuyer education programs.

Home Stretch Homebuyer Education

In these workshops, you'll learn about the entire homebuying process from a certified Home Stretch educator, mortgage lender, realtor and home inspector. You'll receive a certificate required for loan programs including Minnesota Housing and First Generation Homebuyer Community Down Payment Assistance.

Topics may include:

- Steps to homeownership
- Financial preparation
- Affordability and importance of credit
- Responsibilities of homeownership
- Shopping for a home
- Making an offer and importance of home inspections
- Closing process
- Choosing the right mortgage loan

2024 Workshops (March through June)

- **March 15** (Friday), 8:30 a.m. - 5 p.m.
- **April 11 & 18** (Thursdays), 5-9 p.m.
- **May 9 & 16** (Thursdays), 5-9 p.m.
- **June 21** (Friday), 8:30 a.m. - 5 p.m.

You must register in advance and be present for both evenings or the full day class to receive a certificate.

Cost and Location

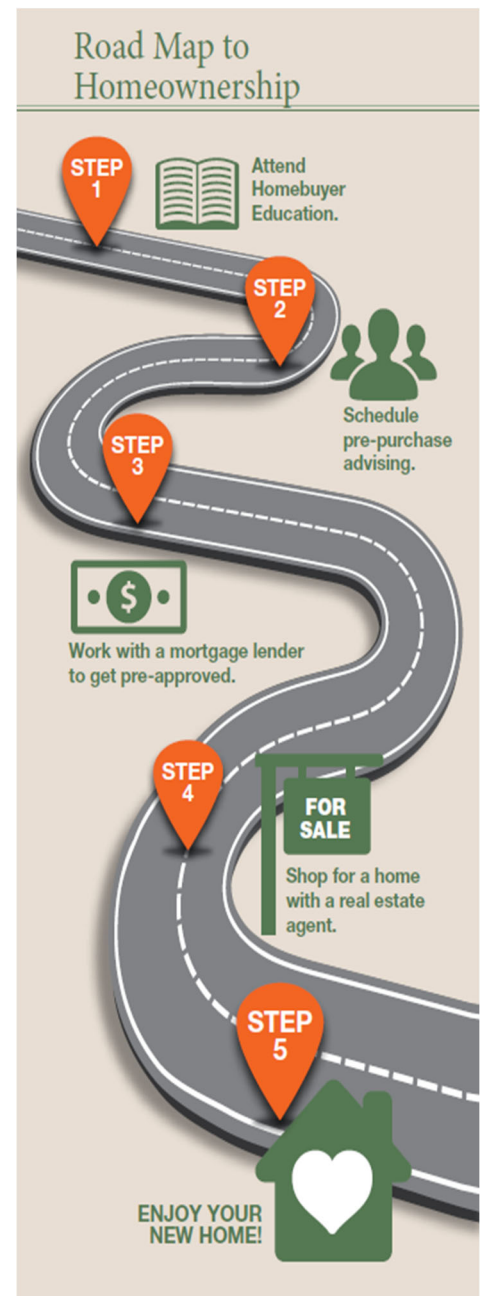
Classes cost \$20 for Dakota County residents and \$40 for non-residents. Each paid buyer may bring one co-buyer for free. Classes are held at the CDA's office located at 1228 Town Centre Drive in Eagan.

Registration

Pre-registration is required.

Visit: www.dakotacda.org/homebuyer-education

Call **651-675-4470** or email mhorsch@dakotacda.org



Pre-Purchase Advising

These services provide free individual counseling to homebuyers, and can be accessed any time during the homebuying process - whether you are buying a home now or in the future.

A specialist will review your current financial situation and help you create a plan to become a successful homeowner. Advising services may include:

- Reviewing your credit report and identifying steps for improvements.
- Identifying barriers to homeownership and steps to address those barriers.
- Reviewing your household budget to determine an affordable housing payment, and how to save for a downpayment on a home.
- Identifying mortgage loan options that meet your needs and goals.
- Explaining down payment assistance options.

Ready to schedule your free appointment?
Call 651-675-4473 or email **jbjorklund@dakotacda.org**

*The Dakota County CDA is a HUD-approved housing counseling agency.
For more information, visit www.dakotacda.org.*

Framework® Online Homebuyer Education

Framework® is an online homebuyer course that provides the information needed to navigate every step of the buying process. Learn from a virtual team of professionals while completing activities. Framework® conveniently works with your schedule by allowing you to complete the course on your own time.

Cost

Framework® online training is \$75 per household. To register, visit **www.dakotacda.org/homebuyer-education**

**Many lenders have approved Framework® to meet their requirements for homebuyer education; check with your lender to make sure an online homebuyer education course is acceptable.*



Questions? Call 651-675-4523 or email **mhorsch@dakotacda.org**

For more information about the Dakota County CDA visit:

www.dakotacda.org