

# FTHB Education Classes & Housing Counseling



## SATURDAY CLASS SESSIONS

CHANGE, Inc's First Time Homebuyers Classes consist of 8 hours of group instruction, provided one Saturday each month.

### TOPICS COVERED:

1. Overview & Job Stability
2. Budgeting
3. Financing & Home Closing
4. Review the Financial Resource Directory
5. Credit History & Review of Credit Reports
6. Home Selection
7. Caring for Your Home
8. Post Closing & Predatory Lending

To register for CHANGE, Inc.'s homebuyer education programs, you may phone one of the CHANGE, Inc. offices to request a registration packet, or you can print the registration form, fill it out and mail it to:

**CHANGE, Inc.**  
87 Fifteenth St, Rm 433  
Wheeling, WV 26003

After you send this form to us, a CHANGE, Inc representative will contact you to set up an intake session, which may be conducted in person or by phone. Part of the intake process includes reviewing your household budget and ordering your personal credit report, which will be reviewed confidentially during the Saturday class sessions. NOTE: If more than one member of a household will be attending a class, a separate registration packet must be completed for each client.

One-on-one counseling is also available for clients whose schedules prevent them from attending classes. Call 304-218-2865 to schedule individual counseling (\$75 for 4 hours; \$150 for 8 hours).

**For additional information, contact the CHANGE, Inc office nearest you:**

- ✓ Weirton: 3136 West St, Weirton, WV 26062 – 304-797-7730
- ✓ Wheeling: 87 Fifteenth St, Wheeling, WV 26003 – 304-218-2865
- ✓ Moundsville: 700 First St, Moundsville, WV 26041 – 304-845-8269

### 2010 Class Schedule

January 23.....	Wheeling
February 20.....	McMechen
March 20.....	Weirton
April 17.....	Wheeling
May 22.....	McMechen
June 19.....	Weirton
July 24.....	Wheeling
August 21.....	Moundsville
September 18.....	Weirton
October 16.....	Wheeling
November 20.....	Moundsville
December 18.....	Weirton

# **FTHB - Frequently Asked Questions**

## **Q: How long do the classes last?**

**A:** Classes consist of 8 hours of classroom instruction, plus additional time for an intake meeting (either in person or via telephone) and an exit interview after the class. Additional time can be scheduled for one-on-one sessions.

## **Q: Where are the FTHB classes offered?**

**A:** FTHB classes are offered at several sites throughout the Northern Panhandle of West Virginia (Marshall, Ohio, Brooke & Hancock counties).

## **Q: Do I have to pre-register for a FTHB class?**

**A:** Yes. In order to take a FTHB class, you must fill out a registration form & schedule an intake meeting.

## **Q: Does CHANGE, Inc. provide down payment or mortgage assistance for purchasing a home?**

**A:** Yes, CHANGE, Inc. offers a Mortgage Loan Program which provides financing for the purchase of primary owner-occupied homes. The FTHB education curriculum satisfies the education requirement of many first-time homebuyer financing programs which are offered by private lenders and government programs.

## **Q: Can I take a FTHB class if I am not sure if I want to buy a home, or if I know I will not be able to buy a home for a long time?**

**A:** Yes. FTHB classes will help you decide whether or not home ownership is right for you to pursue. If you decide that you want to become a home owner, FTHB classes will help you develop a short-term or long-term home ownership goal.

## **Q: Do I get a certificate when I complete the FTHB class?\***

**A:** Yes. Each FTHB graduate receives a certificate that can be used as documentation when applying for a homebuyer assistance program. \*The certificate expires after 2 years, but can be renewed one time for \$5.

**Contact your closest CHANGE, Inc. office today to receive a registration packet!**