



HOMEOWNERSHIP PROGRAM

2018 WORKSHOP SCHEDULE



FEBRUARY 28

6:00pm

Tax Time

- How to leverage your return for your home purchase
- Benefits associated with Homeownership vs Renting

MARCH 7 | MARCH 21

1:00pm

6:00pm

Homeownership Orientation

- PCRI's Homeownership Program is intended to assist you with creating a successful action plan which will include a budgeting and savings plan to get you mortgage ready. We offer one-on-one counseling and group education workshops to help meet your homeownership goals.
- Enroll in our program and connect with one of our Homeownership Program Coordinators to analyze your financial and credit situation, identify barriers preventing you from obtaining affordable mortgage financing, and develop a plan to remove those barriers

MARCH 28

6:00pm

Get Ready to be Ready

- Learn how to calculate your income
- What are your debts? What is your debt to income ratio? Why is it important?

APRIL 4 | APRIL 18

1:00pm

6:00pm

Homeownership Orientation

APRIL 25

6:00pm

Student Loans

- Understanding what type of loan(s) you have
- Affordable repayment options
- How student loans affect qualifying for a mortgage

MAY 3 | MAY 16

1:00pm

6:00pm

Homeownership Orientation

MAY 30

6:00pm

Obtaining a Mortgage Loan

- What does it mean to be mortgage ready? What will be expected of you?
- Types of loans (FHA, Conventional, VA)
- The loan process
- What questions should you ask when selecting a lender?

JUNE 6 | JUNE 20

1:00pm

6:00pm

Homeownership Orientation

JUNE 27

6:00pm

Get Ready to be Ready



JULY 18

6:00pm

Homeownership Orientation

JULY 25

6:00pm

Working with a Realtor

- Buyer vs Selling Agent
 - What does your agent do for you?
 - Shopping for a home
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AUGUST 1 | AUGUST 15

1:00pm

6:00pm

Homeownership Orientation

AUGUST 29

6:00pm

Understanding Credit

- What is credit? What you need to know about credit?
 - What makes up a credit score?
 - No credit? How to build?
 - Disputing your credit report
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SEPTEMBER 5 | SEPTEMBER 19

1:00pm

6:00pm

Homeownership Orientation

SEPTEMBER 26

6:00pm

Get Ready to be Ready

OCTOBER 3 | OCTOBER 17

1:00pm

6:00pm

Homeownership Orientation

OCTOBER 24

6:00pm

Cost of Homeownership

- Post purchase support
 - Keeping and maintaining your home
 - Homeowner's Insurance
-

NOVEMBER 7

1:00pm

Homeownership Orientation

NOVEMBER 14

6:00pm

Money Management & Budgeting

- Do you know where your money is going each month?
 - Saving towards your future home purchase and beyond
 - Individual Development Accounts (IDAs)
-

DECEMBER 5

6:00pm

Homeownership Orientation

DECEMBER 19

6:00pm

Get Ready to be Ready

* All Homeownership Orientations will be held at the PCRI Annex 6601 NE MLK Jr. Blvd

* All Education Workshops will be held at PCC Cascade Campus 705 N Killingsworth in Terrell Hall Rm 112 (with the exception of Feb 28, April 25 & May 30 will be held in Terrell Hall Rm 101)

* Registration is required. Please contact Marquesha Merriweather 503.288.2923 ext 102 or Marquesha@pcrihome.org