

# WORKSHOP DESCRIPTIONS

**NOTE:** All workshops are for informational purposes only and are not a part of earning your Homeownership Counseling Certificate.

## ASK A LENDER

Experts suggest meeting three lenders before choosing one for your home loan. Knock out those interviews in this workshop featuring three pros ready to answer your burning mortgage questions.

## 10 COMMON HOMEBUYING MISTAKES TO AVOID

Overcome mistakes that can cause delays, make you ineligible for certain financial incentives, or even keep you from buying your dream home.

## WHAT HAPPENS AFTER YOU SIGN A CONTRACT?

Now that you've put in an offer on that dream home, learn what happens between going from a signed contract to getting the keys at closing.

## HOW TO PURCHASE A CITY-OWNED PROPERTY

Join us for a brief overview of purchasing a vacant property from Baltimore City's Department of Housing and Community Development.

## HABITAT CHESAPEAKE FIRST-TIME AFFORDABLE HOMEBUYING PROGRAM

Are you making enough to pay a monthly mortgage but not enough to qualify for traditional bank loans? Learn more about the Habitat for Humanity of the Chesapeake Homeownership Program, which offers a 0% interest loan to eligible buyers.

## DOWN PAYMENT ASSISTANCE 101

This panel discussion will dive into the various Baltimore City and Maryland Mortgage Program down payment and closing cost incentives, including how to qualify.

## 6 THINGS FIRST-TIME HOMEBUYERS NEED TO KNOW

Whether you're new to homebuying in general or just new to buying in Baltimore City, we'll walk you through six critical items you'll need to understand to make that big purchase a little easier.

## WHAT TO EXPECT FROM YOUR HOME INSPECTION

What is a home inspection, and why is it important? Learn what to expect from this important part of your homebuying journey.

## HOME MAINTENANCE

When it comes to owning a home, maintenance is a must! Learn what you'll need to do to keep your home in tip-top shape.

## PURCHASE & IMPROVEMENT LOAN PROGRAM

The Healthy Neighborhoods Program provides low-interest purchase & rehab, refinance & rehab, and home-improvement loans in over 40 Baltimore communities.