

# WORKSHOP DESCRIPTIONS

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

## 1ST WORKSHOP

Select one of the below as the 1st workshop you will attend

### 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.

### SINGLE AND SEARCHING FOR A HOME



Join this workshop to discover tips and tricks for affording a home and navigating the homebuying process as a single homebuyer.

### PURCHASE & IMPROVEMENT LOAN PROGRAM



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

### 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.

## 2ND WORKSHOP

Select one of the below as the 1st workshop you will attend

### 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.

### 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.

### 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.

### GETTING A HOME INSPECTION AND NEGOTIATING REPAIRS



This workshop, co-presented by a home inspector and real estate agent, will cover what to expect from a home inspection, a buyer's options after the inspection, and what happens next.

The following icons suggest workshop topics based on where you are in your homebuying journey.



Just getting started



Focused on affording your home



Actively home-searching



# Workshop Schedule

## CLASSROOM 1

## CLASSROOM 2

## CLASSROOM 3

## CLASSROOM 4

## CLASSROOM 5

### 1ST WORKSHOP CHOOSE ONE

**ASK A LENDER**  
45 Minutes



**10 COMMON  
HOMEBUYING  
MISTAKES  
TO AVOID**  
45 Minutes



**SINGLE AND  
SEARCHING  
FOR A HOME**  
45 Minutes



**PURCHASE  
& IMPROVEMENT  
LOAN PROGRAM**  
45 Minutes



**HOW TO  
PURCHASE  
A CITY-OWNED  
PROPERTY**  
45 Minutes



### 2ND WORKSHOP CHOOSE ONE

**DOWN  
PAYMENT  
ASSISTANCE  
101**  
45 Minutes



**6 THINGS  
FIRST-TIME  
HOMEBUYERS  
NEED TO KNOW**  
45 Minutes



**HOME  
MAINTENANCE**  
45 Minutes



**HABITAT  
CHESAPEAKE  
FIRST-TIME  
AFFORDABLE  
HOMEBUYING  
PROGRAM**  
45 Minutes



**GETTING A HOME  
INSPECTION AND  
NEGOTIATING  
REPAIRS**  
45 Minutes



## WHICH WORKSHOP SHOULD YOU ATTEND?

The following icons suggest workshop topics based on where you are in your homebuying journey.



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