



Maintaining Your Home



Housing and Credit Counseling, Inc.

2012 Topeka Homebuyer Class Schedule

To register for a class, please call 785-234-0217 or email hcci@hcci-ks.org. All classes are held at 1195 SW Buchanan. Homebuyer class schedule can also be found on HCCI's website www.hcci-ks.org

Homebuyer 101 Classes

9 am—1 pm

All classes at:

Housing and Credit Counseling, Inc.

1195 SW Buchanan—Conference Room, Topeka

April 14

October 20

Free

This **four-hour workshop** provides education and encourages discussions on how to purchase a home. Certificates are awarded at the completion of the workshop for various mortgage loan assisted grants. Qualified instructors cover issues on budgeting, insurance, credit, how to avoid loan scams known as “predatory lending” and loan options. Information on inspecting and the maintenance of property, before and after buying, is also discussed.

2012 TOTO Homebuyer / Maintenance Classes

Free

Homebuyer

Series Begins Date and Time 8 am—4 pm		House Walkthrough (on the following Saturday)
January 21	→	January 28..... 10 am - 12 pm
March 3	→	March 10..... 10 am - 12 pm
May 5	→	May 12..... 8 - 10 am
July 21	→	July 28 8 - 10 am
September 15	→	September 22 8 - 10 am
November 10	→	November 17 10 am - 12 pm

Maintenance

Weed & Seed—Pipes & Circuits—Paint & Paper

Dates and Times
(Maintenance classes follow house walkthrough)

January 28.....	12:30 - 2:30 pm
March 10.....	12:30 - 2:30 pm
May 12.....	10:30 am - 12:30 pm
July 28.....	10:30 am - 12:30 pm
September 22.....	10:30 am - 12:30 pm
November 17.....	12:30 - 2:30 pm

The **10 hr. homebuyer classes** give an overview of all aspects of the home buying process: budgeting for a down payment and closing expenses, finding the right house, working with a realtor, what lenders look for in your credit report and job history, financing options, closing process and responsibilities of homeownership.

Open to the public. The first four hours meet the education requirement for most lenders. The complete program is a requirement for the Topeka Opportunity To Own (TOTO) program. Please call Chris Burk at (785) 234-0217 x 317 for details.

The **2 hr. maintenance classes** cover basic upkeep and repair projects that homeowners can do themselves. Classes cover lawn maintenance, plumbing, electricity and home decorating.

SPONSORS: Capitol Federal • Topeka Area Association of REALTORS, Inc. • Capital City Bank
• City of Topeka Housing and Neighborhood Development • CoreFirst Bank & Trust

