



# Maintaining your home



Housing and Credit Counseling, Inc.

2010 Topeka Homebuyer Class Schedule

To register for a class, please call 785-234-0217 or email [hcci@hcci-ks.org](mailto: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](http://www.hcci-ks.org)

<b>Free</b>	<b>HOMEBUYER 101 CLASSES</b>
	<b>9 am—1 pm</b>
	<b>All classes at:</b> <b>Housing and Credit Counseling, Inc.</b> <b>1195 SW Buchanan—Conference Room, Topeka</b>
	April 10
	August 7 (Spanish)
October 23	

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.

<b>Free</b>	<b>HOMEBUYER / MAINTENANCE SERIES</b>					
	<b>HOMEBUYER CLASSES</b>			<b><u>MAINTENANCE CLASSES</u></b>		
	Classes 8 am—4 pm	HB Walkthrough (Saturdays)	<b>Topics include: Weed &amp; Seed - Pipes &amp; Circuits - Paint &amp; Paper</b>			
	Jan 16th	23rd - (10 am-12 pm)				
	Mar 20th	27th - (10 am-12 pm)	Mar	27th - (1 - 3 pm)	Following HB walkthrough	
	May 1st	8th - (8-10 am)	May	8th - (10:30 am to 12:30 pm)	Following HB walkthrough	
	July 10th	17th - (8-10 am)	July	17th - (10:30 am to 12:30 pm)	Following HB walkthrough	
	Sept 18th	25th - (8-10 am)	Sept	25th - (10:30 am to 12:30 pm)	Following HB walkthrough	
	Nov 13th	20th - (10 am-12 pm)	Nov	20th - (1 - 3 pm)	Following HB walkthrough	

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 • CoreFirst Bank & Trust • US Bank • Topeka Area Association of REALTORS, Inc.  
• City of Topeka Housing and Neighborhood Development