

HOME STRETCH

Homebuyer Workshops and Counseling
July - December 2010

The First Step In Buying A Home!



www.hocmn.org

This schedule is published as a service of
the Minnesota Home Ownership Center

HOME STRETCH IS THE PLACE TO START

Home Stretch is a homebuyer education program recognized in Minnesota and around the country as a proven tool to prepare homebuyers for successful homeownership.

Buying a home seems more complicated than ever before. Home Stretch takes the mystery out of buying a home. As an educated buyer you are more likely to make good decisions, avoid pitfalls and purchase a home with confidence.

WORKSHOP TOPICS INCLUDE:

- Steps to becoming a homeowner
- How to prepare financially for homeownership
- What you can afford to pay for a home
- Importance of credit and how it impacts homeownership
- How to choose the right mortgage loan and get approved
- Ways to shop for a home
- What to do when you are ready to make an offer on a home
- Importance of having a home inspection
- How to prepare for loan closing and closing procedures
- Responsibilities of homeownership

HOME STRETCH COUNSELING

Many agencies also offer individualized counseling. This gives you the opportunity to meet one on one with a homeownership counselor and confidentially review your finances, credit and mortgage loan programs that might be right for you. If homeownership is a long-term goal, counselors can help you create a plan to get you on the road to homeownership.

REGISTRATION

Preregistration is required for all workshops. Many workshops are listed as a series of sessions. You must attend all sessions to successfully complete the workshop.

WORKSHOP FEE

There is a modest fee for the workshop which covers your registration, manual and handouts. Fees vary by agency. If you would like additional information, or are looking for a workshop outside of the metro, please visit www.hocmn.org.

1st Home Network
651-400-0668 www.1sthomenetwork.org
Online registration available

African Development Center
612-333-4772 x100 www.adcmnnesota.org
Online registration available

American Dream Service
(Workshops only, no counseling available)
651-774-9200 www.adsmn.com
Online registration available

Anoka County CAP
763-783-4747 www.accap.org

CAPSH (Community Action Partnership of Suburban Hennepin)
English – 952-933-9639 x281
Spanish – 952-697-1395
www.capsh.org

Carver County CDA
952-448-7715 x2773 www.hra.carver.mn.us

Community NHS (Community Neighborhood Housing Service)
651-292-8710 x200 www.communitynhs.org
Online registration available

Dakota County CDA
651-675-4472 www.dakotacda.org
Online registration available

Model Cities
651-632-8350 www.modelcities.org

NeDA (Neighborhood Development Alliance)
651-292-0131 x221 www.nedahome.org
Online registration available

NHS – Mpls (Neighborhood Housing Service of Minneapolis)
612-521-3581 www.northsidenhs.org

PRG, Inc
612-721-7556 x72 www.prginc.org
Online registration available

Strickland Associates
612-327-9678
(Workshops only, no counseling available)

Washington County HRA
651-458-0936 www.wchra.com
Online registration available

AGENCY CONTACT NUMBERS



1000 Payne Avenue • Suite 200
Saint Paul, MN 55130
P 651.659.9336 F 651.659.9518
Toll Free 866.462.6466
www.hocmn.org

HOME STRETCH WORKSHOPS

ANOKA

CARVER

DAKOTA

HENNEPIN

RAMSEY

SCOTT

WASHINGTON

JULY

| Date | Time | Location | Agency |
|----------------|-----------------|----------------|-----------------------|
| 6, 8, 13, & 15 | 6:00 - 9:00pm | Blaine | Anoka County CAP |
| 7, 14, 21 & 22 | 6:00 - 9:00pm | St. Louis Park | CAPSH |
| 10 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |
| 10 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 10 | 9:00am - 5:30pm | Minneapolis | ADC |
| 10 | 9:00am - 5:30pm | St. Paul | Community NHS |
| 10 | 9:00am - 5:00pm | Eden Prairie | CAPSH |
| 10 | 8:00am - 5:00pm | St. Paul | American Dream |
| 10, 17 | 9:00am - 1:30pm | St. Paul | Model Cities |
| 15, 20 & 22 | 6:00 - 9:00pm | Eagan | Dakota County CDA |
| 17 | 9:00am - 5:30pm | St. Paul | Community NHS |
| 17 | 8:00am - 4:30pm | Eagan | Dakota County CDA |
| 17 | 9:00am - 6:00pm | Minneapolis | NHS - Minneapolis |
| 17 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 20, 21 & 22 | 5:30 - 8:30pm | Minneapolis | NeDA |
| 20, 21 & 22 | 6:00 - 9:00pm | Oakdale | Washington County HRA |
| 20, 22 | 5:00 - 9:00pm | St. Paul | Community NHS |
| 24, 31 | 9:00am - 1:30pm | St. Paul | Model Cities |
| 24 | 9:00am - 5:30pm | Lexington | Anoka County CAP |
| 24 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 24 | 9:00am - 5:45pm | Minneapolis | PRG, Inc |
| 31 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |

SEPTEMBER

| Date | Time | Location | Agency |
|---------------|-----------------|----------------|-----------------------|
| 1, 7, 9 & 14 | 6:00 - 9:00pm | Blaine | Anoka County CAP |
| 1, 8, 15 & 22 | 6:00 - 9:00pm | St. Louis Park | CAPSH |
| 4 | 9:00am - 5:30pm | Minneapolis | ADC |
| 4 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 4, 11 | 9:00am - 1:30pm | St. Paul | Model Cities |
| 11 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 11 | 9:00am - 6:00pm | Minneapolis | NHS - Minneapolis |
| 11 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |
| 11 | 8:00am - 5:00pm | St. Paul | American Dream |
| 16, 21 & 23 | 6:00 - 9:00pm | Eagan | Dakota County CDA |
| 18 | 8:00am - 5:00pm | St. Paul | NeDA |
| 18 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 18 | 9:00am - 5:45pm | Minneapolis | PRG, Inc |
| 18, 25 | 9:00am - 1:30pm | St. Paul | Model Cities |
| 21, 22 & 23 | 6:00 - 9:00pm | Oakdale | Washington County HRA |
| 21, 23 | 5:00 - 9:00pm | St. Paul | Community NHS |
| 25 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |
| 25 | 9:00am - 5:30pm | St. Paul | Community NHS |
| 25 | 8:00am - 5:00pm | Hopkins | CAPSH |
| 26 | 9:00am - 5:45pm | Minneapolis | PRG, Inc |

AUGUST

| Date | Time | Location | Agency |
|--------------|-----------------|----------------|-----------------------|
| 2, 4, 9 & 11 | 6:00 - 9:00pm | Blaine | Anoka County CAP |
| 3, 5, & 10 | 6:00 - 9:00pm | Chaska | Carver County CDA |
| 5, 12 & 19 | 6:00 - 9:00pm | Minneapolis | NHS - Minneapolis |
| 7 | 9:00am - 5:30pm | St. Paul | Community NHS |
| 7 | 9:00am - 5:30pm | Minneapolis | ADC |
| 7 | 9:00am - 5:00pm | St. Louis Park | CAPSH |
| 7 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 7 | 8:00am - 5:00pm | St. Paul | American Dream |
| 7, 14 | 9:00am - 1:30pm | St. Paul | Model Cities |
| 12, 17 & 19 | 6:00 - 9:00pm | Eagan | Dakota County CDA |
| 14 | 9:00am - 5:45pm | Oakdale | Washington County HRA |
| 14 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |
| 14 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 15 | 9:00am - 5:45pm | Minneapolis | PRG, Inc |
| 18 | 9:00am - 5:30pm | Brooklyn Park | CAPSH |
| 21 | 9:00am - 5:30pm | St. Paul | Community NHS |
| 21 | 9:00am - 5:30pm | Lexington | Anoka County CAP |
| 21 | 8:00am - 4:30pm | Eagan | Dakota County CDA |
| 21 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 21 | 9:00am - 5:45pm | Minneapolis | PRG, Inc |
| 21, 28 | 9:00am - 1:30pm | St. Paul | Model Cities |
| 23, 24 | 9:00am - 1:30pm | Oakdale | Washington County HRA |
| 28 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |

OCTOBER

| Date | Time | Location | Agency |
|----------------|--------------------------|-------------|-----------------------|
| 2 | 9:00am - 5:30pm | Minneapolis | ADC |
| 2 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 2 | 8:00am - 5:00pm | St. Paul | American Dream |
| 2, 9 | 9:00am - 1:30pm | St. Paul | Model Cities |
| 4, 6, 12 & 14 | 6:00 - 9:00pm | Blaine | Anoka County CAP |
| 7, 14, 21 & 28 | 6:00 - 9:00pm | TBD | CAPSH |
| 9 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |
| 9 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 11, 12 | 9:00am - 1:30pm | Oakdale | Washington County HRA |
| 14, 19 & 21 | 6:00 - 9:00pm | Eagan | Dakota County CDA |
| 14, 16 | Th: 6-9pm; S: 9am-2:30pm | Chaska | Carver County CDA |
| 15 | 8:00am - 5:00pm | St. Paul | American Dream |
| 16 | 9:00am - 6:00pm | Minneapolis | NHS - Minneapolis |
| 16 | 9:00am - 5:00pm | Hopkins | CAPSH |
| 16, 23 | 9:00am - 1:30pm | St. Paul | Model Cities |
| 19, 21 | 5:00 - 9:00pm | St. Paul | Community NHS |
| 23 | 9:00am - 5:45pm | Oakdale | Washington County HRA |
| 23 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |
| 23 | 9:00am - 5:30pm | St. Paul | Community NHS |
| 23 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| 30 | 9:00am - 5:45pm | Minneapolis | PRG, Inc |

Preregistration is required for all workshops.
Please see the inside front cover of this brochure for agency contact numbers.

Interpreter services are available upon request.
Please contact agency directly.

| N O V E M B E R | Date | Time | Location | Agency |
|--|-----------------|-----------------|-----------------------|-----------------------|
| | 1, 3, 8 & 10 | 6:00 - 9:00pm | Blaine | Anoka County CAP |
| | 6 | 9:00am - 5:30pm | Minneapolis | ADC |
| | 6 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| | 6 | 8:00am - 5:00pm | St. Paul | American Dream |
| | 6, 13 | 9:00am - 1:30pm | St. Paul | Model Cities |
| | 13 | 9:00am - 6:00pm | Minneapolis | NHS - Minneapolis |
| | 13 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |
| | 13 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| | 13 | 9:00am - 5:45pm | Chaska | Carver County CDA |
| 15, 16, 22 & 23 | 6:00 - 9:00pm | St. Louis Park | CAPSH | |
| 16, 17 & 18 | 5:30 - 8:30pm | Minneapolis | NeDA | |
| 16, 17 & 18 | 6:00 - 9:00pm | Oakdale | Washington County HRA | |
| 20 | 9:00am - 5:30pm | St. Paul | Community NHS | |
| 20 | 8:00am - 4:30pm | Eagan | Dakota County CDA | |
| 20 | 9:00am - 5:00pm | TBD | CAPSH | |
| 20 | 9:00am - 5:30pm | Minneapolis | Strickland Associates | |
| 20 | 9:00am - 5:45pm | Minneapolis | PRG, Inc | |

| D E C E M B E R | Date | Time | Location | Agency |
|--|-----------------|-----------------|-----------------------|-----------------------|
| | 1, 2, 8 & 9 | 6:00 - 9:00pm | Hopkins | CAPSH |
| | 4 | 9:00am - 6:00pm | Minneapolis | NHS - Minneapolis |
| | 4 | 9:00am - 5:30pm | Minneapolis | ADC |
| | 4 | 9:00am - 5:30pm | Minneapolis | Strickland Associates |
| | 4 | 8:00am - 5:00pm | St. Paul | American Dream |
| | 4, 11 | 9:00am - 1:30pm | St. Paul | Model Cities |
| | 4, 6, 12, & 14 | 6:00 - 9:00pm | Blaine | Anoka County CAP |
| | 11 | 9:00am - 5:45pm | Oakdale | Washington County HRA |
| | 11 | 9:00am - 5:30pm | St. Paul | 1st Home Network, Inc |
| 11 | 8:00am - 5:00pm | St. Louis Park | CAPSH | |
| 11 | 9:00am - 5:30pm | Minneapolis | Strickland Associates | |
| 12 | 9:00am - 5:45pm | Minneapolis | PRG, Inc | |
| 14, 16 | 5:00 - 9:00pm | St. Paul | Community NHS | |

| S P A N I S H | Date | Time | Location | Agency |
|--|--------------------------|--------------------------|----------------|--------|
| | July 24 | 8:00am - 5:00pm | St. Paul | NeDA |
| | July 28 | 8:00am - 4:30pm | St. Louis Park | CAPSH |
| | August 13, 14 | F: 4 - 8pm; S: 9am - 2pm | Minneapolis | NeDA |
| | August 25 | 8:00am - 4:30pm | St. Louis Park | CAPSH |
| | September 11 | 8:00am - 5:00pm | St. Paul | NeDA |
| | September 22 | 8:00am - 4:30pm | St. Louis Park | CAPSH |
| | October 19, 20 & 21 | 5:30 - 8:30pm | Minneapolis | NeDA |
| | October 27 | 8:00am - 4:30pm | St. Louis Park | CAPSH |
| | November 12, 13 | F: 4 - 8pm; S: 9am - 2pm | St. Paul | NeDA |
| November 23 | 8:00am - 4:30pm | St. Louis Park | CAPSH | |
| December 10, 11 | F: 4 - 8pm; S: 9am - 2pm | Minneapolis | NeDA | |
| December 15 | 8:00am - 4:30pm | St. Louis Park | CAPSH | |

| H M O N G | Date | Time | Location | Agency |
|----------------------------------|------------|-----------------|-------------|-------------------|
| | August 14 | 9:00am - 6:00pm | Minneapolis | NHS - Minneapolis |
| | October 23 | 9:00am - 6:00pm | Minneapolis | NHS - Minneapolis |

| July | | | | | | | August | | | | | | | September | | | | | | |
|------|----|----|----|----|----|----|--------|----|----|----|----|----|----|-----------|----|----|----|----|----|----|
| S | M | T | W | T | F | S | S | M | T | W | T | F | S | S | M | T | W | T | F | S |
| | | | | 1 | 2 | 3 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | | | | 1 | 2 | 3 | 4 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 | 29 | 30 | 31 | | | | | 26 | 27 | 28 | 29 | 30 | | |

| October | | | | | | November | | | | | | December | | | | | | | | |
|---------|----|----|----|----|----|----------|----|----|----|----|----|----------|----|----|----|----|----|----|----|----|
| S | M | T | W | T | F | S | S | M | T | W | T | F | S | S | M | T | W | T | F | S |
| | | | | | 1 | 2 | | | | | | | | | | | | | | |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 | 2 | 8 | 9 | 10 | 11 | 12 | 13 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 9 | 15 | 16 | 17 | 18 | 19 | 20 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 | 16 | 22 | 23 | 24 | 25 | 26 | 27 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 | 28 | 29 | 30 | | | | | 26 | 27 | 28 | 29 | 30 | 31 | |
| | | | | | | | | | | | | | | | | | | | | |