Chinese Community Center First-Time Homebuyers Workshop: Q&A

Q1: What is the First-Time Homebuyers Workshop?

A: This workshop is a comprehensive HUD-approved program designed to guide first-time homebuyers through the process of purchasing a home. Topics covered include choosing the right home, budgeting, mortgage options, home inspections, and the closing process.

Q2: Who should attend this workshop?

A: The workshop is ideal for anyone considering buying their first home, including individuals who have never owned a home or those who have not owned a principal residence in the past three years.

Q3: What will I learn during the workshop?

A: Key topics include:

- Information on down payment assistance programs
- Understanding your budget and credit score
- Navigating mortgage options and pre-approval
- Choosing the right home
- Working with real estate agents
- Home inspections and appraisals
- The closing process and managing homeownership expenses

Q4: How long is the workshop?

A: The workshop runs from 9:00 AM to 5:00 PM on a single Saturday.

Q5: Is there a fee for attending?

- Individual: \$50
- Household: \$60

Q6: Do I need to bring anything?

A: Please bring a notebook, pen, and any questions you have about the homebuying process.

Q7: Will I receive a certificate after completing the workshop?

A: Yes, participants will receive a certificate of completion, which is a requirement for most homebuyer assistance programs.

Q8: How do I register for the workshop?

A: Visit the official website at <u>https://ccchouston.org/homebuyer/</u> or contact the Chinese Community Center directly. Early registration is recommended as space is limited.

Q9: Can I attend with a partner or co-buyer?

A: Absolutely! Partners or co-buyers are encouraged to attend together to ensure both parties are well-informed.

Q10: Are there any prerequisites for attending?

A: No prerequisites are required. The workshop is open to everyone, regardless of prior knowledge or experience.