

## Are You Ready to...

- **Kiss your landlord goodbye?**
- **Thinking about buying a home?**
- **Take the first step in homeownership?**

### We Can Help!

NeighborWorks of Western Vermont is a non profit HUD approved counseling agency.

Let us help you open the door to homeownership!

### We Specialize In:

Homeownership Workshops  
Budget & Credit Counseling  
Referrals  
Loans

**Whatever it takes,  
call us first!**

Together we can build strong communities.

We believe in developing the self reliance of the individual through education, counseling, technical, and financial services.

NeighborWorks of Western Vermont is a non profit HUD approved organization that provides a variety of housing related services to low and moderate income Vermonters.

The mission of NWWVT is to transform lives by promoting safe and affordable housing, focusing on sustainable homeownership.

### NeighborWorks of Western Vermont

Rutland West Neighborhood Housing Services,  
Inc. d/b/a NeighborWorks® of Western Vermont  
License 6200

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NeighborWorks of Western Vermont

# HOMEBUYER EDUCATION



Homeownership By The Yard

  
OF WESTERN VERMONT

802-438-2303

## ***We Can Help!***

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**The Homebuyer Education Workshop is the key to opening the door to homeownership.**

### **Topics Include:**

Assessing your readiness to buy

Budgeting & Credit

Shopping for a home

Getting a mortgage loan

Home Inspections

Closing costs

Access to discounts and special loan products



### **Convenient Locations**

Our Homeownership Center is located in the Kazon building in West Rutland.

Workshops are offered monthly in West Rutland, Middlebury, and Bennington. We now offer classes online. Please call for more details.

Workshop fee is \$60.00 per household. Fee includes: Workbook, informational materials and a personalized credit and budgeting appointment at a later date to tailor a plan for your homeownership goals.

## **Everyone Wins When Homebuyers**

- are mortgage ready
- know the affordable price range
- are able to make informed decisions
- have access to funds for down payments and closing costs
- have ongoing support throughout the home buying and ownership process.

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