

# HOME STRETCH

Homebuyer Workshops and Counseling  
January - June 2009

## The First Step In Buying A Home!



[www.hocmn.org](http://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](http://www.hocmn.org).

African Development Center  
612-333-4772

American Dream Services  
651-774-9200 *(Counseling Not Available)*

Anoka County CAP  
763-783-4747

CAPSH (Community Action Partnership of Suburban Hennepin)  
952-933-9639 x 281

Carver County CDA  
952-448-7715 x 2773

Children's Home Society & Family Services  
651-646-6393

Community NHS (Community Neighborhood Housing Service)  
651-292-8710

Dakota County CDA  
651-675-4471

Model Cities  
651-632-8350

NeDA (Neighborhood Development Alliance)  
651-292-0131 x221

NHS of Minneapolis  
(Neighborhood Housing Service of Minneapolis)  
612-521-3581

PRG, Inc.  
612-721-7556 x 72

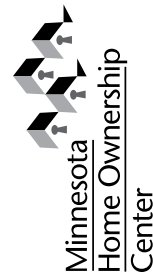
St. Paul Urban League  
651-328-8100 *(Counseling Not Available)*

Strickland Associates  
952-933-3105 *(Counseling Not Available)*

Washington County HRA  
651-458-0936

YES Consulting  
651-353-5973 *(Counseling Not 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](http://www.hocmn.org)

# HOME STRETCH WORKSHOPS

ANOKA

CARVER

DAKOTA

HENNEPIN

RAMSEY

SCOTT

WASHINGTON

JANUARY

Date	Time	Location	Agency
3	9:00am - 5:30pm	Minneapolis	African Development Center
3	8:00am - 5:00pm	St. Paul	American Dream Services
5, 7, 12 & 15	6:00 - 9:00pm	Blaine	Anoka County CAP
7	8:00am - 5:00pm	Hopkins	CAPSH
8 & 10	Th:6-9pm S: 9:15am-3:45pm	TBD	NHS of Minneapolis
8, 12 & 15	6:00 - 9:00pm	Eagan	Dakota County
10	9:00am - 5:30pm	Minneapolis	Strickland Associates
13 & 15	6:00 - 10:00pm	St. Paul	YES Consulting
15, 20 & 22	6:00 - 9:00pm	Chaska	Carver County CDA
17	9:00am - 5:30pm	Mpls	Strickland Associates
17	9:00am - 5:30pm	St. Paul	YES Consulting
17	8:30am - 5:30pm	St. Paul	Community NHS / CWC
17 & 24	9:00am - 1:30pm	St. Paul	Model Cities
20, 21 & 22	6:00 - 9:00pm	St. Paul	St. Paul Urban League
20, 21 & 22	6:00 - 9:00pm	Oakdale	Washington County HRA
20 & 22	5:00 - 9:00pm	St. Paul	Community NHS
24	8:00am - 5:00pm	Richfield	CAPSH
24	9:00am - 5:45pm	Minneapolis	PRG, Inc
27, 28 & 29	6:00 - 9:00pm	Mpls	Strickland Associates
31	8:30am - 5:00pm	St. Paul	NeDA

MARCH

Date	Time	Location	Agency
2, 4, 9 & 11	6:00 - 9:00pm	Blaine	Anoka County CAP
5, 10 & 12	6:00 - 9:00pm	Minneapolis	PRG, Inc
7	8:00am - 5:00pm	St. Paul	NeDA
7	8:00am - 5:00pm	TBD	CAPSH
7	8:00am - 5:00pm	St. Paul	American Dream Services
7	9:00am - 5:30pm	Minneapolis	Strickland Associates
7	9:00am - 5:30pm	Minneapolis	African Development Center
7	9:00am - 5:45pm	Chaska	Carver County CDA
7 & 14	9:15am - 1:30pm	TBD	NHS of Minneapolis
14	9:00am - 5:30pm	St. Paul	Community NHS
17, 18 & 19	6:00 - 9:00pm	Cottage Grove	Washington County HRA
17 & 19	6:00 - 10:00pm	St. Paul	YES Consulting
21	9:00am - 5:30pm	St. Paul	YES Consulting
21	8:00 - 5:00pm	Eagan	Dakota County
21	9:00am - 5:30pm	Minneapolis	Strickland Associates
21 & 28	9:00am - 1:30pm	St. Paul	Model Cities
24 & 26	5:00 - 9:00pm	St. Paul	Community NHS
24, 25 & 26	6:00 - 9:00pm	Minneapolis	Strickland Associates
24, 25 & 26	6:00 - 9:00pm	St. Paul	St. Paul Urban League
27 & 28	F: 1 - 6pm S: 8am - 1pm	Hopkins	CAPSH
28	8:30am - 5:30pm	St. Paul	Community NHS / CWC
28	9:00am - 5:45pm	Minneapolis	PRG, Inc

FEBRUARY

Date	Time	Location	Agency
2 & 4	5:00 - 9:30pm	Roseville	Children's Home Society
2, 4, 9 & 11	6:00 - 9:00pm	Blaine	Anoka County CAP
5, 9 & 12	6:00 - 9:00pm	Eagan	Dakota County
5, 9 & 12	6:00 - 9:00pm	TBD	NHS of Minneapolis
7	9:00am - 5:30pm	St. Paul	Community NHS
7	8:00am - 5:00pm	TBD	CAPSH
7	9:00am - 5:30pm	Minneapolis	African Development Center
7	8:30am - 5:00pm	St. Paul	American Dream Services
7	9:00am - 5:45pm	Mpls	PRG, Inc
10, 11 & 12	6:00 - 9:00pm	Mpls	Strickland Associates
10 & 12	5:00 - 9:00pm	St. Paul	Community NHS
11, 12, 18 & 19	6:00 - 9:00pm	Hopkins	CAPSH
17 & 19	6:00 - 10:00pm	St. Paul	YES Consulting
17, 18 & 19	6:00 - 9:00pm	Woodbury	Washington County HRA
21	9:00am - 5:30pm	St. Paul	YES Consulting
21	8:30am - 5:30pm	St. Paul	Community NHS / CWC
21	8:30am - 5:30pm	TBD	Anoka County CAP
21	9:00am - 5:30pm	Minneapolis	Strickland Associates
21 & 28	9:00am - 1:30pm	St. Paul	Model Cities
24, 25 & 26	6:00 - 9:00pm	Mpls	Strickland Associates
24, 25 & 26	6:00 - 9:00pm	St. Paul	St. Paul Urban League
24, 25 & 26	6:00 - 9:00pm	Mpls	PRG, Inc

APRIL

Date	Time	Location	Agency
4	8:00am - 5:00pm	TBD	CAPSH
4	9:00am - 5:30pm	Minneapolis	African Development Center
4	8:00am - 5:00pm	St. Paul	American Dream Services
7, 8 & 9	6:00 - 9:00pm	Minneapolis	Strickland Associates
6, 8, 13 & 16	6:00 - 9:00pm	Blaine	ACCAP
11	9:00am - 5:30pm	St. Paul	Community NHS
14 & 16	6:00 - 10:00pm	St. Paul	YES Consulting
14, 15 & 16	6:00 - 9:00pm	Minneapolis	PRG, Inc
15	8:00am - 5:00pm	TBD	CAPSH
16 & 18	Th: 6 - 9pm S: 9:15am-3:45pm	TBD	NHS of Minneapolis
16, 20 & 23	6:00 - 9:00pm	Eagan	Dakota County
16, 21 & 23	6:00 - 9:00pm	Chaska	Carver County CDA
18	9:00am - 5:30pm	St. Paul	YES Consulting
18	8:30am - 5:30pm	St. Paul	Community NHS / CWC
18	9:00am - 5:30pm	Lauderdale	Children's Home Society
18	9:00am - 5:30pm	Minneapolis	Strickland Associates
18 & 25	9:00am - 1:30pm	St. Paul	Model Cities
21, 22 & 23	6:00 - 9:00pm	Minneapolis	Strickland Associates
21, 22 & 23	6:00 - 9:00pm	St. Paul	St. Paul Urban League
21, 22 & 23	6:00 - 9:00pm	Oakdale	Washington County HRA
25	9:00am - 5:30pm	St. Paul	Community NHS
26	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.

<b>MAY</b>	<b>Date</b>	<b>Time</b>	<b>Location</b>	<b>Agency</b>
	2	9:00am - 5:30pm	Minneapolis	African Development Center
	2	8:00am - 5:00pm	St. Paul	American Dream Services
	2 & 9	9:00am - 1:30pm	St. Paul	Model Cities
	4, 6, 11 & 13	6:00 - 9:00pm	Blaine	ACCAP
	7 & 9	Th: 6 - 9pm S: 9:15am-3:45pm	TBD	NHS of Minneapolis
	9	9:00am - 5:30pm	St. Paul	Community NHS
	9	8:00am - 5:00pm	TDB	CAPSH
	9	9:00am - 5:30pm	Minneapolis	Strickland Associates
	9	9:00am - 5:45pm	Minneapolis	PRG, Inc
	12 & 14	6:00pm - 10:00pm	St. Paul	YES Consulting
	12, 13 & 14	6:00 - 9:00pm	Minneapolis	Strickland Associates
	13, 14, 20 & 21	6:00 - 9:00pm	Hopkins	CAPSH
	14 & 16	Th: 6 - 9pm S: 9:15am-3:45pm	TBD	NHS of Minneapolis
	14, 18 & 21	6:00 - 9:00pm	Eagan	Dakota County
	14, 19 & 21	6:00 - 9:00pm	Minneapolis	PRG, Inc
	16	8:30am - 5:30pm	TBD	ACCAP
	16	9:00 - 5:30pm	St. Paul	YES Consulting
	16	8:30am - 5:30pm	St. Paul	Community NHS / CWC
	16	9:00am - 5:30pm	Maplewood	Children's Home Society
	16 & 23	9:00am - 1:30pm	St. Paul	Model Cities
	19 & 21	5:00 - 9:00pm	St. Paul	Community NHS
	19, 20 & 21	6:00 - 9:00pm	Forest lake	Washington County HRA
	23	9:00am - 5:30pm	St. Paul	Community NHS
	23	8:00am - 5:00pm	St. Paul	NeDA
	23	9:00am - 5:30pm	Minneapolis	Strickland Associates
	26, 27 & 28	6:00 - 9:00pm	St. Paul	St. Paul Urban League
	27, June 3 & 10	6:00 - 9:00pm	Minneapolis	NHS of Minneapolis

<b>JUNE</b>	<b>Date</b>	<b>Time</b>	<b>Location</b>	<b>Agency</b>
	1, 3, 8 & 10	6:00 - 9:00pm	Blaine	ACCAP
	2, 3 & 4	6:00 - 9:00pm	Minneapolis	Strickland Associates
	4, 11 & 18	6:00 - 9:00pm	Minneapolis	PRG, Inc
	6	8:30am - 5:30pm	St. Paul	Community NHS / CWC
	6	9:00am - 5:30pm	Minneapolis	African Development Center
	6	8:00am - 5:00pm	St. Paul	American Dream Services
	6 & 13	9:00am - 1:30pm	St. Paul	Model Cities
	9 & 11	5:00 - 9:30pm	White Bear lake	Children's Home Society
	12 & 13	F: 1 - 6pm S: 8am - 1pm	Hopkins	CAPSH
	13	9:00am - 5:30pm	St. Paul	Community NHS
	13	9:00am - 5:30pm	Minneapolis	Strickland Associates
	16 & 18	6:00 - 10:00pm	St. Paul	YES Consulting
	16, 17 & 18	6:00 - 9:00pm	Woodbury	Washington County HRA
	16, 18 & 23	6:00 - 9:00pm	Chaska	Carver County CDA
	18 & 20	Th: 6 - 9pm S: 9:15am-3:45pm	TBD	NHS of Minneapolis
	18, 22 & 25	6:00 - 9:00pm	Eagan	Dakota County
	20	9:00am - 5:30pm	St. Paul	YES Consulting
	20 & 27	9:00am - 1:30pm	St. Paul	Model Cities
	23, 24 & 25	6:00 - 9:00pm	Minneapolis	Strickland Associates
	23, 24 & 25	6:00 - 9:00pm	St. Paul	St. Paul Urban League
	24	8:00am - 5:00pm	TBD	CAPSH
	27	9:00am - 5:30pm	St. Paul	Community NHS
	27	9:00am - 5:45pm	Minneapolis	PRG, Inc

<b>SPANISH</b>	<b>Date</b>	<b>Time</b>	<b>Location</b>	<b>Agency</b>
	January 7 & 8	8:00am - 1:00pm	Hopkins	CAPSH
	January 20 & 22	5:00pm - 9:00pm	Hopkins	CAPSH
	January 20, 21 & 22	5:30pm - 8:30pm	St. Paul	NeDA
	February 4 & 5	8:00am - 1:00pm	Hopkins	CAPSH
	February 17 & 19	5:00pm - 9:00pm	Hopkins	CAPSH
	February 20 & 21	F: 4 to 8pm S: 9am -2pm	Minneapolis	NeDA
	March 4 & 5	8:00am - 1:00pm	Hopkins	CAPSH
	March 17 & 19	5:00pm - 9:00pm	Hopkins	CAPSH
	March 24, 25 & 26	5:30 to 8:30pm	St. Paul	NeDA
	April 14 & 16	5:00pm - 9:00pm	Hopkins	CAPSH
	April 24 & 25	F: 4 to 8pm S: 9am -2pm	Minneapolis	NeDA
	May 6 & 7	8:00am - 1:00pm	Hopkins	CAPSH
	May 16	8:00am to 5:00pm	St. Paul	NeDA
	May 19 & 21	5:00pm - 9:00pm	Hopkins	CAPSH
	June 3 & 4	8:00am - 1:00pm	Hopkins	CAPSH
	June 16 & 18	5:00pm - 9:00pm	Hopkins	CAPSH
	June 19, 20 & 21	5:30 - 8:30pm	St. Paul	NeDA

<b>HMONING</b>	<b>Date</b>	<b>Time</b>	<b>Location</b>	<b>Agency</b>
	February 17 & 19	5:00 - 9:00pm	St. Paul	Community NHS
	March 10 & 12	8:30am - 1:00pm	St. Paul	Community NHS
	April 25	9:00am - 6:00pm	Mpls	NHS of Minneapolis
	May 2	9:00am - 5:30pm	St. Paul	Community NHS
	June 13	9:00am - 6:00pm	Mpls	NHS of Minneapolis

January							February							March						
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	5	6	7
4	5	6	7	8	9	10	8	9	10	11	12	13	14	8	9	10	11	12	13	14
11	12	13	14	15	16	17	15	16	17	18	19	20	21	15	16	17	18	19	20	21
18	19	20	21	22	23	24	22	23	24	25	26	27	28	22	23	24	25	26	27	28
25	26	27	28	29	30	31	29	30						29	30					
April							May							June						
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					1	2			1	2	3	4	5	6
5	6	7	8	9	10	11	3	4	5	6	7	8	9	7	8	9	10	11	12	13
12	13	14	15	16	17	18	10	11	12	13	14	15	16	14	15	16	17	18	19	20
19	20	21	22	23	24	25	17	18	19	20	21	22	23	21	22	23	24	25	26	27
26	27	28	29	30	31	24	25	26	27	28	29	30	28	29	30	31				