EXPANDING HOUSING OPPORTUNITY

A Toolkit for REALTORS® and Associations

ENGAGE YOUR COMMUNITY.
BUILD COALITIONS.
ADVOCATE FOR HOUSING AFFORDABILITY.
REALTORS® are driven by the desire to constantly develop new ideas and solutions aimed at supporting their communities and helping homebuyers. You know that buying a home is so much more than a transaction; it's often a deeply emotional milestone in someone's life, and you work hand in hand with members of the community to help them achieve their dreams of homeownership. NAR's long-standing Code of Ethics provides consistent standards, guidelines, and language, which ensures REALTORS® conduct business with integrity.

The tactics and activities outlined in the Housing Opportunity Toolkit will help you create or improve systems, programs, and policies that expand access to housing that is affordable.

Once you review these potential activities, you'll find specific suggestions on devising a work plan, creating a budget, and drafting a timeline in the Getting Started section. Our goal is to provide you with successful ideas and help you easily activate those initiatives. You can also reach out directly to NAR for additional help or guidance to support your efforts.
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HOUSING FAIRS

ACCESS THE EXPERTS

Typically geared toward first-time homebuyers, housing fairs are a one-stop-shop resource featuring vendors and experts whose services would likely be needed during the homebuying process. In addition to REALTORS®, housing fairs might include lenders, home inspectors, closing attorneys, fair housing officials and advocates, representatives from nonprofit housing organizations, and government housing agencies. Each vendor is assigned a table or booth for displays and literature, and representatives are on hand to forge connections and answer attendees’ questions. The event organizers can add significant value to housing fairs by including presentations and workshops on various homebuying topics.

KEYS TO SUCCESS

- Start the planning process early. A lead time of six or seven months should allow time for coordination and publicity.
- Town halls, libraries, schools, recreation centers, senior centers, and shopping malls can be economical community-oriented venues.
- Make accessibility by public transportation a priority in choosing your location.
- Hold the fair in conjunction with another community event to maximize attendance.
- Coordinate the fair with a defined set of local open houses to make the possibility of homeownership easier to visualize. This allows potential homeowners to visit homes that may be in their price range.
- Include presentations on important topics of interest to homebuyers such as finding down payment assistance and credit repair. Brainstorm relevant topics with association staff and leadership and invite speakers from among your membership and affiliates.
- Invite a wide variety of exhibitors to participate. These should include REALTORS®, lenders, nonprofits, and city and county agencies. Including exhibitors from outside the real estate industry (health and wellness organizations, for example) can add value to visitors’ experience and contribute to a more robust “fair” atmosphere.
- If you charge a fee for display tables or booth space, creating a range of pricing levels will make participation accessible to more vendors. Reserve high-profile table or booth placements and print recognition for the highest pricing levels. Waive these fees for nonprofit exhibitors.
- Offset your costs by seeking ads in a printed directory and soliciting sponsors for the event from local government, related industry groups, local businesses, and others.
- Manage exhibitors’ expectations. Explain up front that the fair is unlikely to result in immediate business. These events are meant to create awareness, provide information, and build relationships with potential

See resources pages 23-27
HOUSING FAIRS

• Advertise well in advance.

• Promotion could include direct mail to renters, a digital marketing ad buy on non-association websites, a targeted email marketing campaign including purchasing relevant recipient lists, and other means likely to reach aspiring homeowners. Engage the local media with a lead for a compelling story, like a local family’s success in achieving the dream of homeownership.

• Advertise directly to employers and those in the local business community, including the chamber of commerce, asking them to share the information with employees and members. Tactics that have proved successful include personal emails to chamber of commerce leaders and business owners, with a flyer attached for them to share with their members or employees and a flyer or palm card drop-offs for distribution.

• Use your own social media platforms like Facebook, Twitter, and Instagram and/or invest in a social media campaign to spread the word and keep participants updated. These communication channels carry your message quickly and exponentially beyond your original target list.

• Advertise and produce on-site housing fair materials and presentations in multiple languages.

• Be sure to have REALTOR® member volunteers or outside translators at the event to facilitate communication.

• Reassess after the event. Distribute surveys and reach out to attendees and sponsors to gather information on what worked, what didn’t work, and why.

• Hold your fair annually so that it becomes a predictable and anticipated event within the community. Try to schedule it for the same time and location each year and avoid a date that conflicts with other local events.

See resources pages 23-27
SUCCESS STORIES

North San Diego County Community Housing Fair

The North San Diego County Association of REALTORS® in California has hosted four housing fairs in different communities in recent years. Initial planning begins about six months in advance, with the heavy lifting occurring about two months out. The free Saturday morning program is held in a rented room in the city hall, with the mayor on hand to extend a warm welcome to attendees, most of whom have registered in advance. The main event is a 30-minute presentation that begins shortly after the fair opens where multiple speakers address topics such as credit concerns, the loan process, local homebuyer assistance programs, and the benefits of using a REALTOR®.

PowerPoint slides are shown side by side in both Spanish and English and are emailed to attendees upon request. Following the presentation, there's time for a Q&A session, and attendees can visit an array of booths and tables manned by real estate industry experts. Other exhibitors of interest to the community are also invited and have exhibited, such as a major health care company that offered blood pressure readings, the Mexican consulate, and local trade associations. To encourage participation, none of the exhibitors are charged a fee.

Gaston County Housing Fair

The 270-member Gaston Association of REALTORS® in North Carolina may be small, but it thinks big when it comes to housing opportunity. Its first affordable housing fair attracted nearly 500 people. To increase vendor value, free booths were given to the YMCA, the local school system, and a grant program for first-time homebuyers. A Housing Opportunity grant funded an event website and advertising that reached predominantly African-American churches. To build on its success, the following year the association reached out to the area's growing Asian and Latino populations.

See resources pages 23-27
ORGANIZING A PARADE OF HOMES EVENT

A STRATEGIC SHOWCASE

A parade or showcase of homes is an open house event organized so potential homebuyers can see multiple homes within a set timeframe. Typically the homes are within a defined price range, within reach of buyers with low to moderate incomes. When possible, the selected homes are reasonably close to each other; otherwise, shuttle bus transportation may be provided. Oftentimes, parades or showcases are offered in tandem with a more centralized activity like a housing fair or buyer education class.

Holding an event that spotlights available, affordable homes can be a win for REALTORS®, local associations, and the municipalities in which they are held. Unlike housing fairs, where the emphasis is on information and education, these open house tour events put aspiring homeowners inside homes for a firsthand look.

A variation on the open house tour for the public is a guided bus tour of affordable homes for REALTORS®, community leaders, and elected officials. This variation typically has to adhere to a tight schedule, so participants do not disembark during the tour. A knowledgeable guide narrates the tour, and at each stop a representative, such as a member of a homeowner’s association, neighborhood association, or organization managing the housing site, boards the bus to give a brief presentation and take questions.

KEYS TO SUCCESS

- Begin planning at least six months in advance but remain flexible: Markets and available homes can change quickly, so be prepared to draw up a list of the actual open house listings only days before the event.

- To appeal to a wide range of buyers, have ample variety in the homes to be viewed in terms of price point and styles (e.g., townhomes, single-family detached homes, condos, etc.).

- Partner with the city, town, or county where the available homes are located. Some may be able to provide grants to homeowner associations to spruce up common areas in advance of the open houses or tour; some have dedicated marketing departments that can help publicize the event.

- Partner with other stakeholders in affordable housing, including nonprofits; education and counseling providers; homeowner associations; state housing finance agencies; and other parties. Invite elected officials and community leaders individually or via an online invitation program with personal follow-ups.

- Use newspapers and websites detailing specifications of each of the properties to give prospective homebuyers a resource to study prior to the open houses. Social media will generate buzz and interest, as will capitalizing on your event partners’ networks.

- If your event encourages the public to visit areawide open houses on their own, create a list by having agents register their open houses for the event via their MLS, and draw that information into a dedicated event website advertised to the public. Have a clear registration deadline to give yourself time to publish the listings and create maps using the MLS, grouping the open houses by general location for easy navigation and planning. For added value, agents can offer printed copies at each open house.

See resources pages 28-30
• Involve affiliate members by having them provide information you can collect and distribute at all open house locations. Encourage lenders to work up property-specific price sheets at a selection of the open houses.

• Branded REALTOR® balloons help to identify each house and lend a festive, unified air to the event.

• If the featured open houses are clustered together, providing a central refreshment and information booth can make the day a shared experience and encourage the exchange of observations.

• Consider offering a choice of two tour times on a single day, with a reception or lunch between the two to allow for discussion among overlapping participants.

• Consider incentivizing visits and collecting contact information by conducting a prize drawing from among visitors who register at each open house. Follow up periodically with supportive information and market updates.

• If you’re conducting an open house bus tour, solicit listings within a defined price range from your members, and choose a selection that represents diverse options and neighborhoods.

• If offering bus service, it may help to advertise transportation as “first come, first served, limited space available.” That way, no registration is necessary until visitors board the bus. Minibuses are a good choice for transporting visitors without overwhelming the space in the open houses.

• For bus tour events on a tight schedule, keep everyone on the bus to maximize time efficiency. Distribute printed materials on the bus, and make sure to have a microphone on board for commentary en route and at each stop.

• If the tour is for REALTOR® members, have them register on your website. Consider charging a small fee (such as $15) to minimize dropouts.

• Drive-planning websites can help you plot the best route; be sure to drive it yourself several times, particularly on the same day of the week and at the same time of day as the event is planned to ensure it will run smoothly. Have clear instructions for the bus driver and for the point person speaking at each affordable housingsite you are visiting.
SUCCESS STORIES

Experience Aurora – a Housing Expo and Trolley Tour

Inspired by a REALTOR® Party Employer Assisted Housing course, two local REALTOR® associations joined forces with the city of Aurora, Ill., and local lending institutions to showcase the city’s ample affordable housing opportunities. The Mainstreet Organization of REALTORS® and the REALTOR® Association of the Fox Valley in Illinois used a Housing Opportunity grant to create an upbeat carnival atmosphere for “Experience Aurora,” complete with music, hot dogs, and helium balloons. The event targeted employees of the area’s many large corporations, drawing hundreds of motivated participants, first to the expo, and then to the trolley tour of 10 houses within a 10-block radius of the expo site. An additional 20 nearby open houses took place immediately following the expo. According to one event organizer, “A man came up to me holding our flyer with the trolley tour highlighted. He told me he was a longtime employee of one of the big companies in town, and that for 10 years, he and his family had been living in a two-bedroom rental apartment. He had a down payment saved and asked which of the 10 houses on the trolley tour he could buy!” In fact, one month after the expo, three attendees were under contract to buy houses in Aurora, and the REALTORS® were asked to replicate the event in several neighboring communities.

Experience Joliet Homeownership Exposition

With companies like Amazon, Ikea, and Mars Candy opening or expanding facilities within its city limits, Joliet, Ill., is experiencing strong job growth, and is seeking to convert commuters and renters into local homeowners. Using a Housing Opportunity grant, the Three Rivers Association of REALTORS® hosted the “Experience Joliet Homeownership Exposition,” which attracted 250 consumers. The event, staffed by over 40 REALTORS®, focused on the nuts and bolts of a robust new municipal down payment assistance program. It featured 36 vendors highlighting community amenities and several student ambassadors were on hand to talk up their local schools. All attendees were alerted to nearly 100 open houses taking place the next day, and following the exposition, the first 20 participants to sign up traveled by minibus to five available houses in five different Joliet neighborhoods, with the city’s director of neighborhood services acting as tour guide.

See resources pages 28-30
HOSTING A HOUSING FORUM OR HOUSING SYMPOSIUM

PROBLEM-SOLVERS

A housing forum is typically a single-day event organized to address a particular issue or situation. It may focus on the lack of locally affordable housing supply, the need for workforce housing, or other topics, such as financing options, local and federal assistance programs, or other housing issues. These events sometimes serve as platforms for the release of important research findings and proposed solutions to address issues revealed by the research. Aiming to solve particular problems, forums often produce a report, a plan, and action items assigned to individuals or organizations. Housing forum participants generally include industry leaders and government officials with the authority to implement the specifics of the agreed-upon plan.

A housing symposium features speakers or panels who explain and/or debate matters relating to some aspect of community planning or housing. As explorations, they are meant to present differing views on given topics, such as “How can we make more affordable housing available in our community?” A symposium can be open to the public or by invitation only.

More often than not, people are inclined to use their expertise to help their communities and are pleased to be asked to participate. Forums and symposia are a good way to capitalize on those instincts and advance affordable housing policy and programs in your area.

KEYS TO SUCCESS

- Identify the topic of the forum. What is your community’s most pressing housing issue? What is already being done to address it; what is the political climate surrounding it; and who are the key stakeholders? Possible topics include affordable or workforce housing; homelessness; financing options; down payment assistance programs; and the intersection of housing and other issues such as health, education, and economic opportunity.

- Determine a clear goal for the event. At the end of the day, what is it you hope to accomplish?

- Housing is an important issue and interest is likely to be high, but scheduling can be a complex puzzle. Begin planning and announce your date months in advance.

- Identify community partners with an interest in the topic and invite them to join as co-organizers or sponsors to strengthen support for the forum. Sponsors can also offset some of the costs associated with hosting the event.

- If you’re inviting elected officials, contact their offices well in advance to secure their availability. Offer them the opportunity to share in making the opening remarks. If they accept, offer to provide speaking points.

- A successful event team will include: a committee chair/team leader; a program coordinator; a site organizer; a media coordinator; and a marketing/outreach coordinator.

- Create a focused agenda to make the most of your participants’ time.

See resources pages 31-35
HOSTING A HOUSING FORUM
OR HOUSING SYMPOSIUM

• It is better to have more panels with fewer participants, so everyone has a chance to contribute.

• Provide speakers with a packet of key information prior to the event, including an event overview, goals, logistics, a clear brief on what is expected of their presentation and written materials (if any), and the names and titles of other speakers.

• Provide participants with something they can share with their own membership or colleagues, such as a summary of the meeting and the action items that emerged from it.

• Provide lunch and/or refreshments so participants will stay as long as possible.

• Gather evaluation feedback from the audience as well as the planning committee and speakers.

• Follow up with participants, both individually and collectively, to keep the dialogue going. This could include requests for action (like a letter or petition), sharing new statistics, announcing upcoming events, etc.

• Use email and social media to promote ongoing communication.

See resources pages 31-35
SUCCESS STORIES

Greater Greenville REALTORS® Promote “Missing Middle” Housing

Greenville, S.C., faces significant affordable housing shortages and the existing supply is diminishing rapidly, a trend exacerbated by a framework of outdated policies that limit housing diversity. With funding from a Housing Opportunity grant, the Greater Greenville Association of REALTORS® there teamed up with several other community partners to host a half-day housing forum to address the kind of housing needed and examine the existing local land use codes that inhibit its construction. The keynote speaker, an expert in the concept of “missing middle” housing, spoke to the value of this type of multi-unit or clustered housing that’s affordable by nature, and compatible in scale with conventional single-family homes. Speakers from the Home Builders Association also had a place at the table; as one organizer pointed out, “If you really want to learn about the barriers to development, there’s no one better to ask than the ones who actually have to pull permits.” Not long after the forum, the Greenville County Council agreed to cut all permitting fees by 50% on housing projects under $169K, and REALTORS® are optimistic about revising a number of codes to promote housing in the essential “missing middle” range.

Virginia REALTORS® Address Rural Housing Challenges

The Virginia REALTORS® was first struck by the isolation and vulnerability of many rural regions across the Commonwealth when a string of tornados hit. So, when the nonprofit organization Housing Virginia approached it to partner in a Rural Housing Initiative grant it had received from the USDA, the state association jumped right on it. With additional support from Housing Opportunity grants, the two organizations and five local REALTOR® associations conducted a series of rural housing forums across the state, to address housing challenges specific to rural areas. The forums, each attended by between 30 to 65 citizen stakeholders, government officials, and housing lenders, resulted in valuable findings that were presented to the governor’s housing conference along with preliminary recommendations. While results aren’t immediate, familiarizing policy-makers with this valuable data is an important first step in championing the many vulnerable Virginia communities whose housing challenges are often overshadowed by those with denser population.

See resources pages 31-35
HOMEOWNERSHIP EDUCATION FOR THE PUBLIC

Partnering with housing counseling and non-profit entities

BREAKING DOWN THE PROCESS

Homeownership education classes are an effective way to engage the community and help prepare potential buyers for the responsibilities of homeownership.

Homeownership education begins with the basics. For first-time buyers, the process can seem overwhelming, so the best introduction will provide a general orientation to establish a comfortable level of confidence. Build on this foundation with more specifics on topics like budgeting, understanding credit, and how to improve a poor credit history. Counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD) make strong partners to teach these aspects of homebuyer preparedness.

KEYS TO SUCCESS

• Determine if the association wants to hold a class taught by members or partner with an organization with its own curriculum and instructors.

• If association members will teach the class, rather than reinventing the wheel, use existing courses from reputable providers. Before teaching, members may need certification from governing organizations or the creator of the course.

• If partnering with another organization with its own instructors, work with the partner to identify ways REALTORS® can be involved in the class, such as checking in students or co-presenting a portion of the class.

• As homeownership is a valuable key to ensuring employee retention, local employers can be good partners in providing a motivated audience and facilities for workshops. To find a HUD participating housing counseling agency near you visit answers.hud.gov/housingcounseling.

• Be prepared to point participants toward additional resources. Partner with nonprofit housing and/or credit counseling agencies, which will have training and expertise in dealing with consumers with credit or financial literacy concerns.

• Be aware of conflict of interest disclosure requirements in providing homebuyer education to the public.

• Investigate creating public service announcements to promote public education programs on radio, television, and in print and social media. Local governments may also be willing to promote homebuyer education programs on their various publicity platforms.

See resources pages 36-40
Howard County Association of REALTORS® Partners with Credit Counseling Agency to Offer Homebuyer Education

Howard County Association of REALTORS® in Maryland contacted the Consumer Credit Counseling Service of Maryland and Delaware Inc., which had just opened an office in Howard County. The timely encounter led to a partnership supported by a Housing Opportunity grant. The resulting program offers two monthly 90-minute “introduction to homeownership” courses and a bimonthly six-hour HUD-approved homebuyer education workshop, hosted by the REALTORS®—a total of 30 classes and workshops over the course of a year, portions of which are taught by REALTORS® and affiliate members. The partnership is an all-around winner. In addition to building a pool of well-informed prospective homebuyers, the county executive, who has made financial literacy a priority issue, has promised to promote the program on his platform; the credit counselors are thrilled to have found their local target audience through the REALTORS®, and the REALTORS® are achieving their goals of increased visibility and respect as the county’s voice for private property rights. To promote housing in the essential “missing middle” range.

North Shore REALTORS® Offers In-Depth Homebuyer Course with Local Agency

Over the years, the North Shore Association of REALTORS® in Massachusetts had worked on various projects with a local affordable housing nonprofit called Harborlight Community Partners. When the REALTORS® saw a need for an in-depth homebuyer education course for aspiring homeowners, they developed it themselves (including a several-hundred-page course book!) and were glad to strengthen the existing partnership by bringing Harborlight on board to conduct the credit counseling offered as part of the program. In addition to the extensive curriculum and a dedicated website, the association has created a rigorous “train the trainer” program to expand its pool of effective educators from among its REALTOR® and affiliate members. Once trained, educators must clear the high bar established by the program’s steering committee to be accepted as instructors. Harborlight and the REALTORS® use their respective social media platforms to promote the program, which is also marketed by posters, through outreach to the mortgage industry, and on relate housing agency websites.

See resources pages 36-40
SUCCESS STORIES

Door County Board of REALTORS® Homebuyer Education Seminars in Partnership with Non Profits and NeighborWorks

The Door County Board of REALTORS® represents a slim Wisconsin peninsula between Green Bay and Lake Michigan, and though the population is spread out, it reached 28 aspiring homebuyers with an information-rich seminar for first-timers and those facing financial struggles. Speakers from the Wisconsin Housing and Economic Development Authority, Habitat for Humanity, NeighborWorks, and a local lender presented a program that covered counseling and financial services, down payment assistance programs, pre-approval, and the lending process. The highly engaged and newly hopeful audience, which included single parents and retirees, asked questions for over an hour. The event also served to remind the local REALTORS® and lenders how they can help populations with special needs to achieve the goal of homeownership. As the head of Door County’s Planning & Zoning Department wrote to the organizers:

“I wanted to let you know how impressed I was with the workshop yesterday. The information presented was great, the attendees’ questions were great…. I spend most of my time with policy makers and funders and board members who are NOT the people we are trying to serve — it was great to be in a roomful of the actual potential beneficiaries of all these programs.”

Central Oregon Association of REALTORS® Closing Cost Assistance Program Requires Course or HUD-Certified Housing Counseling

A pilot project developed by the Central Oregon Association of REALTORS® is giving a leg up to first-time homebuyers — including those in the middle housing bracket who, despite being affected by the region's significant affordability gap, are typically left out of other subsidy programs. The program, supported by a Housing Opportunity Grant from the REALTOR® Party, serves homebuyers with a household income of up to 140% of AMI. To participate, would-be buyers must first develop their financial skills by completing a homebuyer education course and/or by engaging in one-on-one HUD-certified housing counseling. Once qualified, they receive funding for closing costs to finalize a home purchase.

In its first year, the program received 29 applications and graduated five participants who then became homeowners; five others benefited from the counseling portion of the program but were ultimately not eligible for the financial assistance, and the remaining aspiring homeowners are still working toward their goals. Encouraged, COAR is looking to expand the program in the future.

See resources pages 36-40
SUCCESS STORIES

West Georgia Board of REALTORS® Hosts “Pathways to Homeownership” in Partnership with HUD Certified Housing Counseling Agency

The West Georgia Board of REALTORS® was excited to be hosting a ‘Pathways to Homeownership’ seminar with support from a REALTOR® Party Housing Opportunity Grant, but couldn’t possibly have anticipated the demand: they were able to offer the same course within months, again reaching capacity attendance, and aspiring homebuyers in their region are so hungry for information that it will now be an annual event. Organized in partnership with a local HUD-certified housing counseling agency, the two-and-a-half-hour introduction to home-buying essentials is reaching motivated audiences who just didn’t know where to start. Participants are learning about credit, loan programs, the pre-qualification process, renting vs. owning, how wealth is built through homeownership, and the value of working with a REALTOR®.

Illinois REALTORS® Support of Spanish Coalition Housing Expo Leads to HUD Certified Housing Counselor Powered Mini Expos in Neighborhoods

Working in both Spanish and English, five Illinois REALTORS® members took a lead role in helping consumers understand essential homebuying information at Spanish Coalition for Housing's 2022 Camino a Su Casa Homeownership Expo at Chicago’s Malcolm X College. The team staffed a busy information booth providing insights and materials on matters ranging from the costs of homeownership to the benefits of working with a REALTOR®. They engaged scores of aspiring homeowners in substantive conversations and were encouraged by a high level of interest in real estate careers among young people attending the expo; it proved to be a great opportunity to promote the association’s Minority Real Estate Scholarship. As an event sponsor, Illinois REALTORS® was especially pleased to partner with the housing coalition and local NAHREP chapter leaders. Looking ahead, it is planning "mini" homeownership expos at the neighborhood level, and is exploring similar activities with other HUD-approved housing counseling agencies.
Pandemic or not, homeownership issues and education are always front-and-center for the Capital Area REALTORS®® of Springfield, Illinois. In the single month of March 2021, a Housing Opportunity Grant helped them present four in-person ‘Pathway to Homeownership’ seminars, fully compliant with Covid-19 protocols and with an emphasis on creating a comfortable learning environment for aspiring homeowners. From holding the events in local church halls within disadvantaged neighborhoods, to accommodating a range of work schedules, to having the hosts wear business-casual rather than suits, they made the programs as convenient and welcoming as possible. The participants heard from a credit counselor, a lender, and a REALTOR® about credit scores, the loan application process, financing options, the advantages of owning a home, and the benefits of using a REALTOR. Many took advantage of the free credit counseling offered to those who registered in advance, and everyone left with plenty of resources, well-positioned to take their next steps toward homebuying.
BUILDING COALITIONS TO REACH COMMON GOALS

BETTER TOGETHER!

A coalition is a temporary or long-term association of organizations and/or individuals who share a common purpose like creating more affordable housing, finding alternative ways to finance housing, or educating the public about available financial assistance programs. Coalition membership can be far-reaching and involve such diverse entities as advocacy groups, nonprofit organizations, religious groups, and chambers of commerce, as well as in-kind partners like hardware stores and local restaurants.

While coalition members share a common purpose, each entity has its own mission, goals, and operating procedures. It is critical to reach a consensus about the goals of the coalition and the action steps to get there. Regular meetings and frequent communication are vital to achieve success.

KEYS TO SUCCESS

Identify Shared Goals

- During the first coalition meeting, have each organization give a brief overview of its mission, key programs, and areas of expertise (e.g., counseling, administering financial assistance programs, etc.).

- Discuss perceived gaps in programs and services related to housing affordability and/or sustainability in the community. It may be that some needs are actually being met without the awareness of all organizations in the room.

- Brainstorm ideas for programs that meet the community’s needs or ways to promote underutilized offerings. Since this is brainstorming, it is ok if the ideas do not seem realistic based on current resources. The goal is to think of solutions.

- Once there are some ideas on the table, try to reach a consensus on what to tackle first and identify next steps. These may include subsequent meetings or inviting other organizations to join the discussion. Each organization should determine what resources or expertise they have to offer toward the identified task.

- Be prepared to discuss possible concerns or objections from the staff or from clients or members of each organization. There may be issues or misconceptions that need to be addressed in order to move forward.

- Select a date for the next meeting and have a clear agreement of what preparation is expected by that time.

See resources pages 36-40
BUILDING COALITIONS TO REACH COMMON GOALS

Working Together
Two common challenges of working within a coalition are managing communication between all parties and establishing a workload division. It helps to clarify a few points early on:

- One principal point of contact should be identified from each organization. These point persons should be aware of all communication regarding future meetings and progress on any projects.

- If more than two organizations are involved, designate one person as chair. The group should agree on what that means. Ideally, the chair will be responsible for building consensus, not making executive decisions. The chair must be able and willing to manage communication, information sharing, and scheduling.

- Designate a person to take notes at each meeting, to be shared with all.

- Additional questions the REALTOR® association should be prepared to address:
  - What is the size of the membership and the geographic area that is served by the association?
  - Is there a committee or task force focused on affordability issues?
  - If not, who in the organization spearheads efforts related to housing affordability (e.g., staff person, president, other)?
  - If yes, how many members regularly participate?
  - How often do you meet?
  - Describe recent projects.
  - Describe future projects.
  - What does the association view as the most significant challenges to affordability in the community?
  - What is the association’s greatest strength in helping to address affordability challenges?
  - What is the association’s approval process for launching a new project (e.g., Does the board have to approve? Can staff make the decision? etc.)?
  - Does the association have funding available for projects related to housing affordability?
SUCCESS STORIES

Laguna Board of REALTORS® Partners with Laguna Beach Seniors

The seaside municipality of Laguna Beach is not the sort of place anyone likes to leave—least of all the growing number of seniors who are deeply attached to the community where they’ve made their homes. Steep topography and strict environmental zoning make constructing new senior living facilities a no-go, so, with support from Housing Opportunity grants, local REALTORS® partnered with Laguna Beach Seniors, a community nonprofit, to get seniors the help they need to remain in the area. Initial funding from the REALTORS® supported the development of Lifelong Laguna, an aging-in-place program administered by the nonprofit. An additional grant enabled Lifelong Laguna to grow its home modification assessment program and hold workshops on accessory dwelling units, both geared to benefit seniors who wanted to age in place.

West Central Minnesota REALTORS® Help House the Homeless

The REALTORS® of West Central Minnesota believe it’s important for everyone to have a home, and that doesn’t always mean homeownership. When the regional Continuum of Care program serving the same 18 counties as Minnesota’s West Central Association of REALTORS® created a more streamlined entry system to bring help to those in dire need of housing, the REALTORS® stepped up as communication partners. Using a Housing Opportunity grant, they got the word out with a new website; posters; brochures in four languages; newspaper and billboard advertising; and a radio spot recorded by their association president. Thanks to the new system the REALTORS® have been promoting, scores of new households have been established in the region, including many with school-age children.
WRITING A COMPELLING GRANT APPLICATION

IMPROVING COMMUNITIES

Housing Opportunity grants support state and local REALTOR® associations’ activities that create or improve systems, programs, and policies that expand access to housing that is affordable. The goal of the program is to position REALTORS® as leaders in improving their communities by creating affordable housing opportunities. Grant funding can be used toward a variety of activities such as holding educational activities like a class or forum; hosting a guest speaker to address a specific affordable housing issue; joining a coalition of other stakeholders working on community-wide solutions; and more.

Visit the Housing Opportunity grants section of the REALTOR® Party website for specific grant criteria and deadlines.

KEYS TO SUCCESS

- Know the basics. Make sure you understand and meet the stated grant criteria.
- Download the Tips Sheets for completing an application available on the REALTOR® Party website.
- Review sample applications on the REALTOR® Party website.
- Set specific goals that clearly define the program. Make sure those goals contain a plan for quantitative evaluation; reflect the agreement of key stakeholders; are realistic within the available resources; and have a reasonable time frame for completion.
- Get REALTORS® involved. Engage members in planning the program and encourage them to promote it and actively participate in the activity or event.
- Make a financial commitment. Check the grant criteria to understand what type of financial contribution is required by your association.
- Create partnerships. Strengthen your program by working with organizations that share your affordable housing goals. Partners can provide ideas, expertise, and funding. Diversification of support for a program can also help dispel any appearance, however misguided, that the motives of an organization with an interest in selling real estate may be self-serving.
- Assume that the members of the grant review committee are not familiar with your community, housing market, or affordability challenges. Paint a clear picture of the needs in your area and how the proposed activity will address those needs.
- Be clear and concise. Complete the application with care and tell your full story simply and directly, including what you plan to do; whom it will serve; whom you will work with; how you will pay for it; and how you will measure your success.
- Have someone who is not involved with planning the activity review the grant application and ask what questions they have or what needs clarification.
- Ask questions. If you need help developing your program concept, or answering an application question, contact housingopportunitygrants@realtors.org.
GETTING STARTED

A STEP-BY-STEP GUIDE

When your REALTOR® association decides to take action to increase housing opportunity, it will require careful planning, budgeting, scheduling—and some up-front creative thinking. Here’s how to get started:

1. Brainstorm

Whatever type of activity you are planning, you will want to involve your staff or planning committee to generate, vet, and refine ideas. There are real advantages to doing this in a group: Sharing ideas tends to spark more ideas; everyone’s experience is different, and plans informed by varied perspectives tend to have wider appeal; and the simple fact of being invited to contribute gives all participants greater ownership in the project.

Brainstorming tactics to consider:

- Define the topic or problem narrowly to reach useful conclusions. If you ask, “How do we increase housing opportunity in our area?” you’ve pitched an overwhelming task. Break it down and ask, “What aspect of the affordability challenge do we want to address?” For example, do you want to focus on educating potential buyers about down payment assistance programs; or maybe you want to focus on working with employers to establish an employer-assisted housing program; or is there another organization working on an issue that you want to partner with.

- Bring Success Story samples to the brainstorming session to help generate ideas and get things going. You can find examples in this Toolkit; also, check out the Success Stories section of the REALTOR® Party website for additional samples.

- Designate someone to take notes. At some point ideas will be flying fast and furious, and you don’t want to miss any of them.

- Brainstorming is about generating ideas, not solutions. All ideas should be honored, not judged. A positive atmosphere invites participants to suspend assumptions and think creatively.

Even creative people tend to think within the context of past examples of the same event. If you ask your team how to collect contact information from people attending an upcoming housing fair, they might think about how it was done in previous years. Ask participants to think more broadly about times when they themselves have opted to share their own contact information—at local restaurants or charity events, for example.
GETTING STARTED

2. Create an actionable workplan

A well-thought-out work plan is your best assurance that your activity will be a success. A timeline and budget are essential components of any plan, but if you are thinking of hosting a housing summit or sponsoring a parade of houses, you also need to consider:

- Assignment of responsibilities: For every task in your timeline and every activity in your budget, someone should be designated to make sure it happens on time and on budget.

- Equipment and resources: Draw up a list of all you’ll need. If you’re hosting a housing fair, that means not only tables and chairs for each booth, but refreshments, trash receptacles, banners, literature, and handouts from your own association, and the means to collect contact information from prospective homebuyers. Depending on how elaborate the event will be, you may also need audiovisual equipment. Document how you’ll acquire each item, how you’ll transport it, and how you’ll dispose of or return it afterward.

- Assignment of coordinating activities: If you’re organizing an event, you’ll need team members who’ll be responsible for setting up, breaking down, and coordinating with the event site personnel, if it’s not being held at your own facility. Others will be needed to meet, greet, and answer questions from vendors, educators, and prospective homebuyers.

- Working with the press: For any effort sponsored by your association, you’ll want as much publicity as possible. Even if you have media partners for an event, notify as many outlets as you can and provide them with background materials as early as possible. Think about what makes a good story to make the reporters’ job easier. For a local newspaper, provide quotations and photos; for local TV, radio, and online news outlets, make key players available for interviews.

- Involving local officials: Be clear about what you’re seeking (a public endorsement, panel participation, etc.) and be mindful that officials may have heavy demands on their time.

- Follow-up: Thank your contributors in writing. Report to your sponsors. Evaluate your success. Document your process and add it to your website. Follow through on your commitments or assigned action item.
GETTING STARTED

3. Establish a Timeline

No matter what kind of activity you are planning, most of the work is going to happen in the weeks and months beforehand. The required planning period is often substantially longer than you expected. The best way to avoid surprises and collapse the lead time is to establish a timeline.

- No matter what kind of activity you are planning, most of the work is going to happen in the weeks and months beforehand. The required planning period is often substantially longer than you expected. The best way to avoid surprises and collapse the lead time is to establish a timeline.

- Identify what activities are dependent on others (e.g., you cannot print the program until you’ve nailed down a date and confirmed speakers).

- Treat the steps on your timeline as spans of time, running from “must start by” to “must be completed by.” Multiple activities will take place simultaneously, so your timeline will be a flow of overlapping tasks.

4. Creating a Budget

Whether you’re planning a symposium, a media campaign, or an affordable housing tour, you’ll need to create a budget so you can estimate costs, track expenditures, and secure sufficient funding.

Any number of factors could drive the cost of the project. Does your media campaign include broadcast, print, or online impressions? Are you expecting ten vendors at your housing fair, or 200? How much of the cost will your association bear, and how much will your partners contribute? What role will volunteers play, and what goods and services will be donated?

As you create your budget, here are some things to keep in mind:

- Use a spreadsheet or app. Budgeted items may cost more or less than originally expected and being able to track expenditures as you go will show you where you may need to cut; where there are opportunities to do more; or when it may be necessary to augment funds.

- Don’t change your overall budget unless your funding changes (either up or down). For example, if you add an expense without adding new funding or without cutting another expense to compensate, your budget will simply become the total of what you are spending, instead of a useful tool that helps you stay on track throughout the span of the project.

- If you haven’t conducted a similar event in the past, seek out people who have and ask them to detail the associated expenses.

- When estimating expenses, choose the high side of a range of costs. When estimating income or funding, estimate on the low side of the range of possibilities. It’s always better to end with a surplus rather than a deficit.
GETTING STARTED

- Review a “mental movie” of the activity, stopping at every point along the way to ask yourself, “Have I included that expense? How much will it cost?”

- Don’t overlook taxes, permitting fees, and other add-ons that will increase your costs. Include a certain amount (consider 10% of your total budget) as a contingency fund to cover unexpected expenses.

- Document your assumptions. If you are assuming, for example, that there will be no charge for the venue or that someone will make an in-kind contribution of food and drink, make sure you note that separately and explicitly.

- Have someone else double-check your assumptions, entries, and calculations.

- Keep all receipts, sales contracts, and invoices.

- Take the time to document surprises, challenges, or things to remember for next time. This list will help optimize your planning for conducting events in the future.
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Community Home Buyer Fair
Health, Happiness & Home Ownership
Tired of paying someone else's mortgage?

Free Home Buyer Help - Learn how to make Home Ownership a reality!
Free Health Check Ups - Because you matter! *
Free Credit Check Counseling - Learn how to raise your credit score.

Saturday, September 23
9:30 am - 11:45 am
Vista Civic Center
200 Civic Center Drive
Vista, CA. 92084

Participants
- **Virtual Counselor Network (VCN)**: From improving your credit or finding a job, to buying your first home or starting a small business, VCN is here to get you the answers you need to succeed. This is a no cost resource created to get you connected to pre-screened non-profit partners.
- **Tax Preparer**: Assisting taxpayers and small businesses with tax questions regarding individual taxes, S Corporations, payroll, translations and more.
- **Credit.org**: Offers confidential and professional credit counseling, debt management services, bankruptcy education and housing counseling as well as online personal finance education and in-person seminars.
- **Consulate of Mexico**: Offering consular services
- **San Diego Black Nurses Association**: Health and Wellness
- **Kaiser Permanente Center for Healthy Living**: Health and Wellness

Stop by the Health and Wellness Booth and check your Cholesterol Levels, Blood Sugar, and Blood Pressure.

*Disclaimer: The information received at the screening is not intended or implied to be a substitute for professional medical advice, diagnosis or treatment offered by your own health care provider. You are encouraged to confirm any information received with your healthcare provider.

Note: This workshop is intended for home ownership education. Solicitation of business is not allowed.
Feria De La Vivenda Para La Comunidad
Salud, Felicidad & Casa Propia
¿Estas Cansado De Pagar Renta?

TALLER EN ESPAÑOL
Ayuda Para Comprar Casa- ¡Aprende como hacer esto una realidad!
Exámenes de Salud Gratis- ¡Porque tú y tu salud son importantes! *
Consejería de Credito Gratis- ¡Aprende como mejorar tu crédito!

Sábado, 23 de Septiembre
9:30 am - 11:45 am
Vista Civic Center
200 Civic Center Drive
Vista, CA. 92084

Visita nuestra mesa de Servicios de Salud y Bienestar para hacerte exámenes de colesterol, diabetes y presión sanguínea. GRATIS.

*Declaración: La información recibida en la mesa de Servicios de Salud y Bienestar no es un consulta médica profesional, no tiene como objetivo darte un diagnostico ni ofrecerte un tratamiento. Esto solamente puedes obtenerlo de tu proveedor de cuidados de la salud. Te recomendamos confirmar dicha información con ellos.

Nota: Este es un taller educativo para guiar al consumidor a comprar casa. No es un evento de ventas, y por lo tanto no se permite que nadie trate de vender sus servicios o productos a los asistentes del evento.
Home Buyer Workshop
Saturday, June 11, 2016 ~ 9:30 – 11:30am
Escondido City Hall ~ 201 N Broadway, Escondido, CA 92025

- 9:00 – 9:30 – Registration
- 9:30 – 9:30 – Alex McCluskey – Welcome and introduction of committee members

  Mayor Abed - (5 min)
  Senator Anderson - (5 min)

1. 9:40 – 9:50 – Raylene Brundage - (10 min) Why use A REALTOR®

2. 9:50 – 10:10 – Carol Farrar - (20 min) Home Buying Process

3. 10:10 – 10:30 – Yamila Ayad (20 min) Credit Information & Credit Concerns

4. 10:30 – 10:50 – Donald Coleman (20 min) The Loan Process

5. 10:50 – 11:10 – Daniel Lehman (20 min) VA Loans

6. 11:10 – 11:30 – Cheryl Zenski - (20 min) Local Home Buyer Assistance Programs

7. 11:30 – Alex McCluskey  Closing Remarks. Speakers will be available to answer questions
Mr Dougherty,
I was given your contact information to discuss an upcoming event that the North San Diego County Association of REALTORS® will be hosting on September 23, 2017, 9:30 - 11:30 am at the Vista Community Center, Vista CA.

For the past three years, the North San Diego County Association of REALTORS®, Housing Opportunity Committee have hosted Home Buyer Workshops to help educate the community on the home buying process. We have a variety of speakers that discuss topics such as:

Why use a REALTOR®
The Home Buying Process
Credit and the Lending Process
Loan Assistance Program

This year we will be expanding our program and will be offering free booths to the following companies that will allow them to share information with the attendees. The companies and representatives have been confirmed and we are hoping to add Kaiser to our program to share information on health and wellness.

Springboard Nonprofit Credit Counseling
Virtual Counseling Network - Bi-lingual
Tax Preparer - Bi-lingual
CalFHA Representative
VA Representative
Medical - Wellness Program - TBD

I have also attached the last two promotional postcards that were used to promote the Home Buyer Workshops to give you an idea of what our program look like.

I hope we will be able to add Kaiser as a participant in our upcoming event. Please do not hesitate to contact me if you have any questions.

Looking forward to hearing from you soon.

Sincerely,

Shirley
Shirley Carroll
Director of Education Research & Development
North San Diego County Association of REALTORS®
906 Sycamore Ave., Ste. 104 Vista, CA 92081
Direct Line (760) 597-5175
Main Line (760) 734-3971 Fax (760) 734-3976
PARADE OF HOMES

32  BUS TOUR FOR REALTORS® SAMPLE AGENDA

33  BUS TOUR FOR REALTORS® PARTNER ORGANIZATIONS
PARADE OF HOMES

REALTOR® Road Trip Affordable Housing Bus Tour Agenda

11 AM   Depart Greengate (lunch provided)

11:30 AM  Tour Better Housing Coalition’s Winchester Greens  
           2800 Bensley Common Blvd., N. Chesterfield 23237

NOON    Tour Virginia Supportive Housing’s South Richmond  
           5409 Hull Street Road, 23224

12:40 PM  Richmond Metro Habitat for Humanity – stay on bus  
           1227 North 29th Street, 23223

12:55 PM  Maggie Walker Community Land Trust – stay on bus  
           1114 North 26th Street, 23233

1:10 PM    Model Block (project:HOMES and BHC) – stay on bus  
            1300 North 27th Street, 23233

1:25 PM    Tour Better Housing Coalition’s Carter Woods  
            301 Dabbs House Road, 23223

2:05 PM   Tour Southside Community Development & Housing Corporation  
           1121 Daniel Street, 23222

2:35 PM   Return to Greengate and tour 12327 Dewhurst Avenue

3-4 PM     Happy Hour at Red Salt Restaurant
PARADE OF HOMES RESOURCES

BETTER HOUSING COALITION is the Richmond region’s largest not-for-profit community development corporation. To date, BHC has revitalized several historic communities and developed new ones in Richmond, Chesterfield, Henrico and Petersburg. Their portfolio includes 15 multi-family rental communities – eight for seniors of modest income- 1,500 rental units, and 200 new or renovated single-family homes sold to first-time homebuyers. Through their array of free and voluntary life-enhancing resident support services, BHC serves 1,100 residents of its rental communities each year.

betterhousingcoalition.org

VIRGINIA SUPPORTIVE HOUSING seeks to end homelessness by providing permanent supportive housing with wrap around services to individuals or families that fall below 30 percent of area’s median income. Their financial situations often are compounded by challenges such as substance abuse, mental illness and physical disabilities. As Virginia’s largest supportive housing organization, they have developed and manage more than 650 housing units in 15 communities and serve hundreds of additional clients in permanent housing with private landlords.

virginiasupportivehousing.org

RICHMOND METRO HABITAT FOR HUMANITY provides affordable housing to low income families in the Richmond region. It serves those families who earn between 30% and 80% of AMI. Qualified homebuyers get no-interest loans but must go through homeownership classes and provide sweat equity to help build their homes.

richmondhabitat.org

THE MAGGIE WALKER COMMUNITY LAND TRUST (MWCLT) is a non-profit organization that seeks to develop and maintain permanently affordable homeownership opportunities for low and moderate-income households. The organization was founded in 2016 and is governed by a volunteer Board of Directors. The MWCLT creates single-family homes that are sold to qualified buyers while retaining ownership of the land beneath the houses. When a homeowner sells, The CLT and homeowner “share” the equity created by increase in market value. The CLT’s share int eh house stays in the house and is not added to the sales price. This keeps the home affordable to future qualified home buyers.

maggiewalkerclt.org

PROJECT:HOMES improves the housing and living conditions of Central Virginians through the construction of high quality affordable housing, large-scale home repairs, resulting in greater accessibility and energy efficiency for existing homes.

projecthomes.org

SOUTHSIDE COMMUNITY DEVELOPMENT & HOUSING CORPORATION (SCDHC) develops affordable housing in Richmond neighborhoods and provides financial assistance to qualified buyers as well as foreclosure preventions services.

scdhc.org
HOUSING FORUM OR HOUSING SYMPOSIUM RESOURCES

35  HOUSING FORUM SAMPLE AGENDA

36-38  HOUSING FORUM PROGRAM/AGENDA
HOUSING FORUM OR HOUSING SYMPOSIUM RESOURCES

HOUSING FORUM SAMPLE AGENDA
HALF-DAY EVENT (APPROX. 9:00 AM – 12:00 PM)

9:00 AM
Welcome and Purpose
5 minutes or less, delivered by the emcee

9:05 AM
Opening Speaker (25 minutes)
This person should set the tone for the event, provide background on the issues, discuss a research report, etc.

9:30 AM
Panel Discussion 1 (45 minutes)
Panelists should include individuals who can each offer a different perspective on the selected topic such as a city official, someone from the business community, nonprofit representative, an academic, etc.

10:15 AM
Keynote speaker (45 minutes)
If possible, secure a well-known speaker or someone from a national level organization that attendees would recognize.

11:00 AM
Panel Discussion 2 (45 minutes)
Follow same format Panel Discussion 1

11:45 AM
Closing Speaker (15 minutes)
Recaps the key points of the day; announces the “charge” for going forward
GREENVILLE COUNTY HOUSING FORUM:
THE MISSING MIDDLE

The Salvation Army Ray & Joan Kroc Corps Community Center

We are also thankful to the Kroc Center for their generous in-kind contribution of venue space, to the Greenville Homeless Alliance and the Home Builders Association of Greenville for staff support throughout the event planning process, and to the Appalachian Council of Governments for assistance facilitating continuing education credits for the forum.
AGENDA

Welcome/Thanks to Sponsors
   Hank McCullough, Piedmont Natural Gas

Why We’re Here and Goals for Today
   Andrea Cooper, Upstate Forever

The Challenge: Supply, Demand & the Need to Expand Housing Options in Greenville County
   John Hunt, MarketNsight

An Issue that Impacts Us All
   Bogue Wallin, Greenville Housing Fund Board of Directors
   Helen Sanders, Hughes Development Corporation
   Carl Sobocinski, Table 301 Restaurant Group
   JoKeitha Seabrook, United Way

Break

Introduce Karen Parolek
   Lisa DeLuca Alexander, GGAR Board of Directors

The Missing Middle – Responding to the Demand for Walkable, Affordable Urban Living
   Karen Parolek, Opticos Design

Looking Towards the Future: Challenges and Opportunities
   Susan McLarty, Greenville Homeless Alliance
   Amy Ryberg Doyle, Greenville City Council
   Ennis Fant, Greenville County Council
   Don Oglesby, Homes of Hope
   Jeff Randolph, TRG Communities

Closing Remarks
   County Council Chairman Butch Kirven
   City of Greenville Mayor Knox White
SPEAKERS

John Hunt
John is the principal of MarketNsight, a firm that monitors housing trends in the southeast. Since 1995, John has been analyzing the real estate market across the nation.

Karen Parolek
Karen is the CFO of Opticos Design, a nationally-recognized architecture and urban design firm based in California. Parolek’s presentation will explore a concept known as “missing middle” housing – what it is, where it works best, why it is virtually no longer built in our community, and how to reduce barriers to its construction.
HOMEOWNERSHIP EDUCATION

40 BUYER EDUCATION CLASS EVALUATION

41-43 BUYER EDUCATION COURSE OUTLINE
1st Time Homebuyers HUD-Approved Workshop

EVALUATION FORM

Date: ______________________  Instructor Name: ______________________________________

We appreciate your help in evaluating this program. Please indicate your rating by circling the appropriate number.

5 = Highest/Excellent       1 = Lowest/Needs Improvement

Did the workshop meet your expectations?   1 2 3 4 5 N/A

Would you refer a friend to this workshop?   1 2 3 4 5 N/A

Did the presenter effectively deliver his/her message  1 2 3 4 5 N/A

As a direct result of this workshop, do you have a better understanding of the topic?  1 2 3 4 5 N/A

Were the handouts helpful/informative?    1 2 3 4 5 N/A

What did you find most helpful about this workshop?
________________________________________________________________________________
________________________________________________________________________________

How could this presentation improve?
________________________________________________________________________________
________________________________________________________________________________

Additional Comments
________________________________________________________________________________
________________________________________________________________________________

Please recommend an organization that may benefit from this workshop!

Organization Name: __________________  Person to contact: __________________________

Number: ______________________________  Email: ________________________________
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RESOURCES

FREE Credit Counseling & Homebuying Seminar
Pathway To Homeownership

Union Baptist Church
1405 E Monroe St, Springfield, IL
March 11, 2021
(Thurs) 6:00 - 8:00 p.m.
March 13, 2021
(Sat) 10:00 a.m. - 12:00 p.m.

Harvard Park Baptist Church
2401 S 9th St, Springfield, IL
March 18, 2021
(Thurs) 6:00 - 8:00 p.m.
March 20, 2021
(Sat) 10:00 a.m. - 12:00 p.m.

Call 217-698-7000 to Register!
(Reservations are appreciated for planning purposes but are not required)
FREE Credit report for those who pre-register 2 days in advance and attend a full session
All attendees will be required to abide by the IDPH and Springfield COVID-19 public safety restrictions including attendance limitations, social distancing and the use of masks.

Take the first step down the path to the American dream of homeownership by attending this informative FREE credit counseling and homebuying seminar. Professionals will provide you with following information to guide you down the right path:

- Understanding & improving your credit score
- Loan application process
- Financing options
- The advantages of owning a home
- Choosing and using a REALTOR®
- The homebuying process

Brought to you by:
Capital Area REALTORS®
Govermnental Affairs
Community Housing Opportunity Sub-committee

Sponsored by:
National Association of REALTORS®
Home Buyers Educational Seminar

Your Path to HOME Ownership

For Door and Kewaunee Counties

Thursday May 5th, 5:30 pm

Stone Harbor Conference Center, Sturgeon Bay

Do you have questions about loan types, interest rates, credit scores and down payment requirements or grant programs?

Our Panel of experts will have the Answers!

Nicole Kane – WHEDA

Noel Halvorsen – Neighborworks

Chris Boland - North Shore Bank

Lori Allen - Habitat for Humanity

Home Buyers will receive valuable information on incentives, programs and grants.

You CAN do this....and we WILL help!

Door County Board of REALTORS®

Serving the Door County community since 1962

Local Agents, Local Knowledge, Local Experience
HOW TO BUY A HOME: Pathways to Homeownership

A free seminar presented by the West Georgia Board of REALTORS®

Saturday, August 7th, 2021
11:00am - 1:30pm

At the
Douglasville Conference Center
6700 Church Street
Douglasville, GA 30134

Lunch will be provided by Proof of the Pudding.

Visit westgaboard.org today to register online at no cost.

Buying a home is the most important and largest investment you’ll ever make. Archie Emerson, of The NID HCA EMERSON, Inc., a HUD-approved counseling nonprofit will be speaking to provide the information you need to know and teach you how to achieve these goals. We will also have a panelist of our areas top mortgage lenders to discuss the different loan programs they have available to best fit your purchasing power.

*Please note that not all lenders will offer all programs discussed

Attendees are able to bring one guest. Lunch will be provided for free by Proof of the Pudding Catering.