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FREE HOME BUYER EDUCATION WORKSHOP TO BE HELD IN VENTURA ON SATURDAY, JANUARY 10

Ventura, CA—The NeighborWorks® HomeOwnership Center (HOC) in Ventura invites the public to attend a free Home Buyer Education Workshop on Saturday, January 10, at the Center's office located at 702 County Square Drive in Ventura. The workshop will be held in English and in Spanish from 8:30 a.m. to 4:30 p.m.

The workshop provides individuals with a valuable opportunity to learn how to buy a home. The eight-hour class discusses the entire process of home buying, including the advantages of homeownership; credit budgeting; and key questions potential home buyers should ask realtors and lenders. Attendees will also learn about such topics as renting vs. owning; how real estate agents work and get paid; how the offer/counter-offer process works; the inspection process and how it protects the home buyer; how the appraisal process works, the difference between pre-qualification and pre-approval, and many other important information about the home-buying process.

“People are recognizing the huge need to be better informed about purchasing a home and are eager to understand the process of buying a home before jumping into this big financial decision,” says Bertha Garcia, Director of CEDC's two NeighborWorks® HomeOwnership Centers in Ventura and Santa Maria. “Now more than ever, with the number of homeowners facing problems, people need to fully understand the home-buying process before they take the leap. It's why we've been offering free homeownership classes in Ventura since 2001, and why we continue to provide education, counseling, and when the need arises, responsible loans that don't get people into trouble.”

CEDC's NeighborWorks® HomeOwnership Center is a HUD-approved counseling agency and is provides services to the community including homebuyer education, counseling, advocacy and mortgage services. CEDC also has operated a NeighborWorks® HomeOwnership Center in Santa Maria since December 2007.

The community is encouraged to call to reserve space for the homebuyer workshop by calling: 805/659-6868.

CEDC is a private non-profit community development corporation that provides comprehensive housing services, through a community building approach, in Ventura and Santa Barbara counties. Since its incorporation in 1981, CEDC has built more than 1,000 units of affordable for-sale and multi-family rental housing, manages 440 affordable rental units, and has helped more than 450 families into homeownership through education, counseling, and lending services. CEDC is a chartered member of NeighborWorks®, a national network of more than 220 community development and affordable housing organizations. This year marks CEDC's 28th year of operation.

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