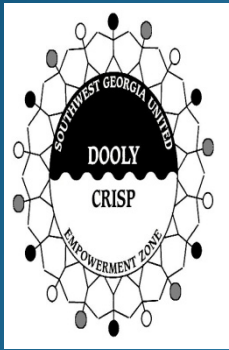


# Southwest Georgia

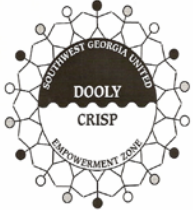
## United

## Home Buyer

# Education Workshop



# Southwest Georgia United Empowerment Zone (S W G A U E Z)



- One of only ten rural Empowerment Zones in the U S
- Non profit offices located in the Southwest GA Business Development Center in Vienna GA.
- HUD approved Counseling Agency
- Provides One–On–One Credit/Budgeting Counseling
- Computer Lab – Used by area residents if needed to retrieve credit reports

# Expectation?



How did we start?



# Free Money!!!!



# The Answer.....

- Knowledge..... Emotional and Intellectual!!
- Testimonies from those who have achieved homeownership
- Affordable, decent housing
- Communities with better living conditions
- Increased number of productive citizens
- Increased personal security in the neighborhood
- Improved school attendance / school work performance
- Families who were traditional renters wanting to become homeowners.



*Georgia Department of Community Affairs*  
*providing the programs of*  
*Georgia Housing and Finance Authority*

# *Certificate of Completion*

Southwest Georgia United Empowerment Zone Housing Program

*Housing Agency*

*hereby presents*

*Nancy Butler*

*Name*

*this certificate as evidence of satisfactory completion of Home Buyer* ☒ *Education* ☐ *Counseling*

July 27, 2009

*Date*

*Certified Housing Counselor*



# Advertise, Advertise, Advertise

## Home Buyer Education Workshop

FREE EVENT!

Opportunity is Knocking: For those interested in becoming Homeowners!!!

Tuesday, August 25<sup>th</sup>  
&  
Wednesday, August 26<sup>th</sup>

### **CRISP AREA ARTS ALLIANCE**

701 East 17<sup>th</sup> Ave  
Cordale, GA 31015  
6 P.M. – 9 P.M.

You must attend both sessions to receive the  
Georgia Dream Certificate

For more information and reservations, please contact --  
Janet Clark-Tisdol 229-268-7592 ext 257

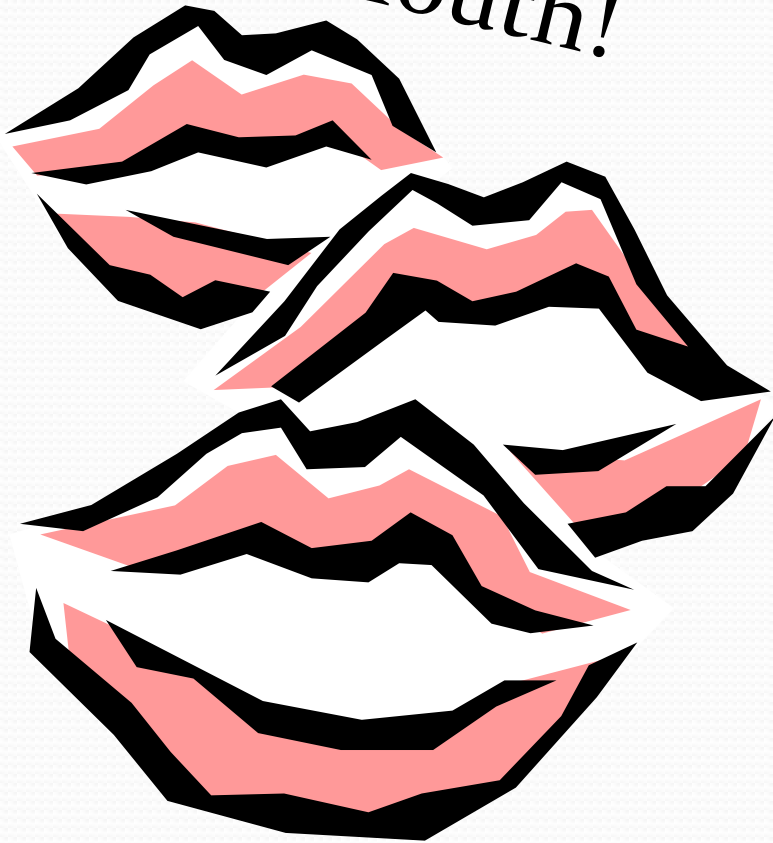


Financed By  
Southwest Georgia United Enterprise Fund  
A HUD approved counseling agency

A partnership between SWGEUF, HUD, USDA, DCA, Cordale Housing Authority, area realtors, mortgage companies, home insurance agencies and area citizens.

# Advertise, Advertise, Advertise

*Word of  
Mouth!*

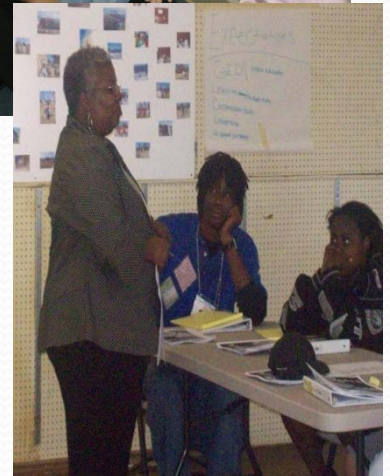
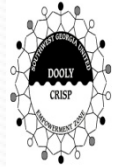


- Newspaper
- Email
- Television
- Mail
- Radio
- Community Boards
- HR Contacts
- Local Gov't PSA Boards



# Relationships are always critical!!!

As with any other event, “Word of Mouth” still seems to be the most effective form of advertisement!!!





# Partnership/ Relationships are always critical!!!




Initially held for 6 hours, quarterly on Saturday, the response from the community was less than desirable!!



But putting our heads together in a collaborative effort with the Cordele Housing Authority, we devised a plan to schedule HBEW monthly -alternating between Dooly and Crisp Counties!!

# Collaboration !!!

- An important Key to the HBEW is COLLABORTION with area partners!!
  - Mortgage Banks
  - Insurance Agency
  - Real Estate Agency
  - Certified Home Inspectors / Appraisals
  - Housing Authority
  - Family Connection Agency
  - USDA
  - Department of Community Affairs
  - The Community!!!!!!



And the results  
are.....

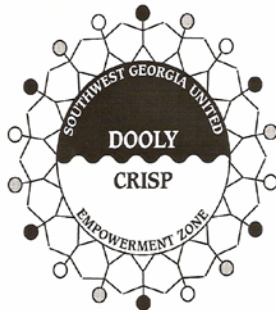


# 65 people actually attended!!!





# If you schedule it... they will come!!!!





2007

333

# And they did come .....





2008

254



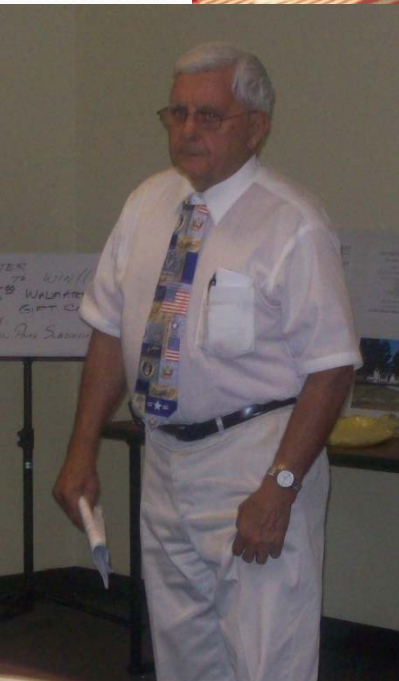
2009

112

& counting!!!



# The Extra Mile . . . . .





# Agenda

## Tuesday 6 pm

### **Welcome and Overview**

Explanation of use of certificate, go over schedule for the evening, housekeeping

### **Home Inspection**

Purpose and Importance - *Certified House inspector,*

### **What to expect from a Real Estate Professional**

Buyer's agency, importance of pre-approval in buying process, contract review  
*Real Estate Agent or Broker*

### **Appraisals**

### **Break**

### **Homeowner's Insurance**

Coverage, buying prior to closing, services to expect  
*Insurance Agent*

### **7:55 pm - ABC's of Credit and Credit Reports**

How to obtain and interpret your credit report, removing credit barriers to obtaining a mortgage loan, credit scoring- *Homeownership Counselor*

### **Wrap-up and Q&A**

## Wednesday 6 pm

### **6:00 pm - Overview and Welcome Back**

*SWGUEZ Homeownership Counselor*

### **Down Payment Assistance Programs**

**Georgia Dream (DCA)**  
**Fair Housing Issues**

### **USDA Programs**

Types of financing, difference between, new construction process - *USDA, Representative*

### **Break**

### **Budgeting and Money Management**

How to create a realistic budget, saving for home buying costs, Necessary changes in budget as a homeowner -*Homeownership Counselor*

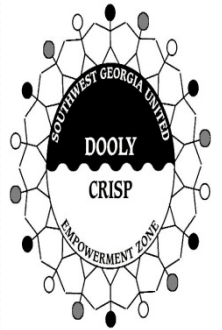
### **Mortgage Loan Process-Application to Closing**

### **Mortgage Loan Application**

Process, documents required, special loan products  
Mortgage Banker or Processor

### **8:10 pm Wrap-up, Q&A and Certificate Presentation**

# One on One



- Southwest GA United offers One-on-One Credit Counseling services at no charge.
- Pre-Purchase and Post Purchase Counseling
- Financial Literacy Classes
- Loss Mitigation / Foreclosure Prevention
- Rental Sustainability Counseling
- Requires client's dedication, patience and consistency to resolve the credit issues!!!
- Requires the Homeownership Counselors dedication, patience and consistency to assist the client.
- Requires consistent persistence!!

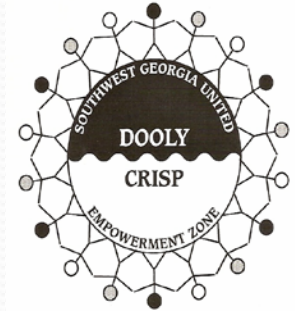
# Trend!!!!!!!

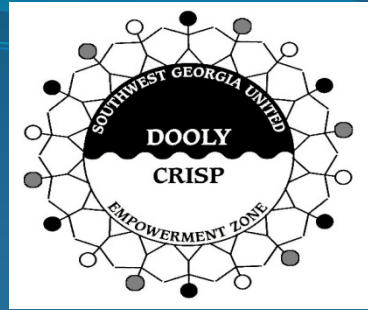
- Attendance initially high (New)/ but leveled off due to more folks understanding what HBEW really is!
- SWGAU services only Dooly & Crisp Counties but now we have documented that attendance comes from **19** surrounding counties!!!!
- Varied ages attend 18 – 72
- Family members attending the same sessions (i.e. sons, moms, daughters, couples, etc.....)
- Existing home owners also attend!!
- Increased diversity of attendees
  - Income
  - Race
  - Education
  - Prior family history



# H B E W

- Empowerment!!
- Resources
- Consistent
- Personal





# Southwest Georgia United Janet Clark-Tisdol

Homeownership Counselor and Educator

[jtisdol@sowega.net](mailto:jtisdol@sowega.net)

229-268-7592 ext 257

