

First Time Homebuyers

If you are currently renting (or simply interested in learning more about homeownership) and want to learn how to take advantage of the perfect home buying opportunity, then this is the seminar for you.

Learn what programs are available to you today that can help you purchase your first home tomorrow!

Seminar hosted by Homeowners Association, Inc. - Carolyn Faulkner, President

"A combination of record low mortgage interest rates, a decline in housing value, and generous lending guidelines, has created the ideal scenario for the first-time home buyer."

When:

**Saturday, March 13th, 2010
11:00 am - 1:00 pm (EST)**

Location:

**New Lots Public Library
665 New Lots Avenue
Brooklyn, NY 11207**

Admission:

Free of charge

To reserve a seat, please contact the HIRA at (718)-321-0498 or visit:
www.hraprogram.us/semnar.html

Coffee and refreshments will be provided

The Housing Rehabilitation Assistance working in conjunction with the Homeownership Initiative Council (HIC) strives to educate eligible home buyers on the various opportunities that are available to them, to achieve homeownership. The current economic climate has created a rare situation in which homeownership for first time homebuyers is more attainable than ever.

Topics include:

- Mortgage 101
- 203(k) financing
- Determining your affordability
- Locating "good deals" via foreclosures, short sales, bank owned properties, etc.
- First-time home buyer tax credit
- Tax advantages of homeownership



**Homeownership
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