



**FOR IMMEDIATE RELEASE**  
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***VHDA'S FREE HOMEOWNERSHIP CLASS HELPS  
FIRST-TIME HOMEBUYERS IN CENTRAL VIRGINIA IN JULY***

*Sign Up at [www.vhda.com/freeclass](http://www.vhda.com/freeclass) for In-Person  
or Online Classes at a Location Near You*

When Tara, a single mother living in Fredericksburg, VA, decided to buy her first home, the first step she took was taking a free first-time homebuyer class offered by VHDA. "The first-time homebuyer class prepared me to be a homebuyer by allowing me to get everything in order," she said. "I learned tons of information from VHDA's first time homebuyer class, including how to improve your credit score and to see if this was really a good decision for me or not. There's so much information to know when buying a home – without this class, I would have been lost."

Are you wondering how to navigate the home buying process but don't know where to begin? The Virginia Housing Development Authority and local nonprofits are offering free homeownership education classes throughout July 2011 in the Central Virginia region. Also, National Homeownership Month is celebrated throughout the month of June to educate potential and existing homeowners in addition to encourage the benefits of owning and maintaining a home.

In addition to helping home buyers understand the home buying process, the completion of a homeownership education class is now required of all borrowers before applying for a VHDA home loan.

Attend one of the many free sessions below to learn about the advantages of homeownership.

**VHDA Homeownership Education  
Class Topics**

- Personal Finance
- Credit Issues
- Role of Lenders
- Role of Real Estate Agents
- The Closing Process
- Home Inspection

***Sign up at [www.vhda.com/freeclass](http://www.vhda.com/freeclass)***

**- MORE -**

## FORT LEE

- July 12, 2011 from 5:30 p.m. – 8:30 p.m. and July 14, 2011 from 5:30 p.m. – 8:30 p.m. at Fort Lee Army Base, 1231 Mahone Ave, Bldg. 9023. For more information, contact Linda Harvey 804-734-7852 or 804-734-7589. **Open to valid military I.D. cardholders: Active duty personnel, reservists, National Guard, retirees, veterans and dependants. You must attend both classes.**

## RICHMOND

- July 12, 2011 from 6:00 p.m. – 9:00 p.m. and July 14, 2011 from 6:00 p.m. – 9:00 p.m. at Virginia Housing Development Authority, 601 South Belvidere Street. For more information contact Contact Center 877-843-2123. **You must attend both classes.**
- July 12, 2011 from 5:30 p.m. – 8:30 p.m. and July 13, 2011 from 3:00 p.m. – 6:00 p.m. at Southside Community Development & Housing, 1624 Hull Street. For more information, contact Reginald Mebane 804-231-4449. **You must attend both classes.**
- July 16, 2011 from 9:00 a.m. – 3:00 p.m. at Chesterfield Town Center (Conference Room), 11500 Midlothian Turnpike. For more information, contact Alfreda Wonson 804-296-2553.
- July 16, 2011 from 10:30 a.m. – 4:00 p.m. at Westover Hills Library, 1408 Westover Hills Blvd. For more information, contact Marlene Austin 804-437-1253.

For a complete listing of VHDA's Homeownership Classes, please visit [www.vhda.com/freeclass](http://www.vhda.com/freeclass). A complete listing is also available in Spanish at [www.clasegratisvhda.com](http://www.clasegratisvhda.com). Please call in advance to ensure homeownership classes have not been cancelled.

### **About VHDA**

VHDA is a self-supporting, not-for-profit organization created by the Commonwealth of Virginia in 1972, to help Virginians attain quality, affordable housing. VHDA provides mortgages, primarily for first-time homebuyers and developers of quality rental housing. We use no state taxpayer dollars, but raise money in the capital markets to fund our loans. We also teach free homeownership classes, and help people with disabilities and the elderly make their homes more livable. VHDA works with lenders, developers, local governments, community service organizations and others to help put quality housing within the reach of every Virginian.