



**FOR IMMEDIATE RELEASE**  
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## ***FREE VHDA HOMEOWNERSHIP EDUCATION CLASSES SET FOR CENTRAL VIRGINIA IN OCTOBER***

Are you wondering how to navigate the home buying process but don't know where to start? The Virginia Housing Development Authority and local nonprofits are offering free homeownership education classes throughout October 2011 in the Central Virginia region.

Homeownership education classes cover topics including personal finance, credit issues, the roles of lenders and real estate agents, the home inspection, and the closing process. 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.

### **FORT LEE**

- October 11, 2011 from 5:30 p.m. – 8:30 p.m. and October 13, 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 734-7589. **Open to valid military I.D. cardholders: Active duty personnel, reservists, National Guard, retirees, veterans and dependants. You must attend both classes.**

### **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 -**

## **PETERSBURG**

- October 1, 2011 from 8:30 a.m. – 3:30 p.m. at First Baptist Church, 25720 Greensville Avenue. For more information, contact Velma Nicholas 804-862-2436.

## **RICHMOND**

- October 12, 2011 from 5:30 p.m. – 8:30 p.m. and October 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.**
- October 15, 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 804-869-3412.
- October 15, 2011 from 10:00 a.m. – 4:00 p.m. at East End Branch Richmond Public Library, 2414 R Street. For more information, contact Freda Bolling 804-225-9255.
- October 15, 2011 from 10:30 a.m. – 4:00 p.m. at Westover Hills Library, 1408 Westover Hills Boulevard. 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. Our mortgages are funded by bonds we issue, not state taxpayer dollars, and are available primarily for first-time homebuyers and developers of quality rental housing. 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.

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