



Unlocking Resources for New Homeowners

PANEL PRESENTATIONS + CONVERSATION

Thursday, September 12, 2024
10 - 11:30 a.m.

JOIN US ONLINE

HOUSING

OUR FUTURE

A WEBINAR PRESENTED BY THE HOUSING OUR FUTURE COLLABORATIVE

Today's Moderator

Larry Williams

Housing Our Future Steering Committee member and Board Chair of Cornerstone Renter Equity

Today's Featured Speakers

Jennifer Wiley

Housing and Family Well-Being Director at Brighton Center

Hope Wilson

Director of Operations & Housing Programs at Working In Neighborhoods

Julianna Stuart-Lomax

Vice President, Community Impact at Preservation of Affordable Housing, Inc.

Alisa Berry

Executive Director at Cornerstone Renter Equity



Brighton Center's HUD Certified Housing Counsellors provide 1 on 1 coaching and support to assist customer in creating personalized roadmaps to homeownership and financial self-sufficiency through financial education and a family centered coaching approach that focuses on each customers strengths.

We work hand in hand with local organizations and lenders to provide access to tools including downpayment assistance programs that can help customers increase their purchase potential.

- Homebuyer Education Workshops
- Personalized budget and credit counselling
- Wrap around services and support
- Targeted Financial Education Workshops
- Credit building tools and micro loans
- Homebuyer's Club Virtual Cohort
- Individual Development Savings Match Accounts



HOUSING &
FAMILY WELL-BEING



194

individuals participated in
financial education
workshops



80

individuals participated in
homeownership education
workshops or individual coaching



48

individuals became a
homeowner



LET'S MAKE
HOME
THE GOAL



The Homebuyer's Club Cohort is an in-depth education and coaching program that helps customers overcome common obstacles to home ownership. The program assists customers with rebuilding credit, establishing better spending and underscores the power of solid savings habits.

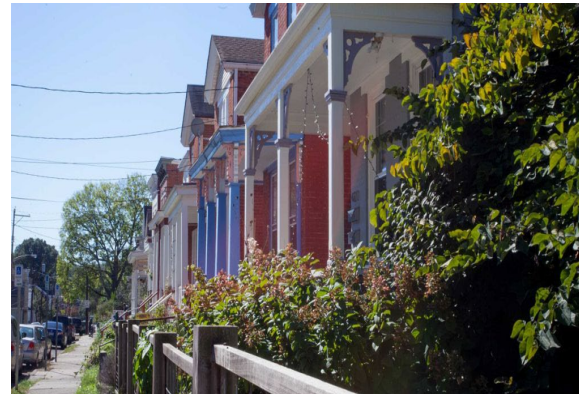
The virtual cohort meets 2-4 times a month in a group setting for 90 days. Each customer also meets with their financial coach monthly. The Homebuyer's Club Cohort is designed with a trauma informed coaching approach that understands that financial trauma must be addressed to establish healthy financial habits and to achieve and maintain the goal of home ownership.



HOUSING &
FAMILY WELL-BEING



Homeownership Opportunities



Who We Are & What We Do



HOMEOWNERSHIP

WIN helps families grasp the dream of owning a home by rehabbing and building new homes throughout a neighborhood.



FINANCIAL LITERACY

WIN prepares families to purchase their first home by offering homebuyer training classes and individual counseling. Our training also focuses on working with families to save homes from foreclosure.



COMMUNITY BUILDING

WIN works to train and empower community leaders to work with their community, local & national resources, and local governments to resolve community issues and build thriving vibrant, stable communities.

Economic Learning: One-on-one Counseling & Coaching



- **Housing Counseling**
 - Rental
 - Purchase – Pre
 - Ownership – Post
 - Stability - Delinquency
- **Credit & Budgeting**
- **Matched Savings Program**
 - Senior Home Repair
 - Homeownership – Coming in 2025



Economic Learning: Group Education

- **Homebuyer Training Classes**
 - In-Person
 - Virtual
 - Self-guided
- **Financial Literacy Workshops**
 - Identity Theft
 - Wills & Estates
 - Home Maintenance
 - Insurance
 - Credit & Budget
 - Keys to Financial Freedom
 - Keys to Homeownership
 - Life as a Homeowner



Questions you should ask yourself before buying a home:

- Why do I want to buy a home?
- Am I ready for the responsibility of ownership?
- Do I have a stable job and reliable income?
- Do I have enough money saved to buy a house?
- Is my credit in order to secure a loan?
- Is now a good time (Buyer's vs. Seller's Market)
- How much can I afford to spend?

Identify the barriers preventing you from buying:

- Available savings for down payment & closing cost
- Problem credit or lack of credit
- Unstable income sources
- Debt to Income
- Lack of available housing stock at your price point
- Lack of loan products to meet your needs
- Lack of knowledge about how to buy a home



- What happens when I work with a housing counselor:
 - Understand your current financial situation.
 - Determine if **homeownership** or **renting** is best for your household's situation.
 - Work with a housing counselor to create an action plan to remove barriers and help you achieve your housing goal to **attain homeownership** or **maintain homeownership** .
 - Complete financial education and counseling.
 - Achieve your housing Goal!

How do I get started working with a housing counselor?

- Contact WIN at 513-541-4109 or www.wincincy.org
- Return your completed application and supporting documents
- Assigned a Housing Counselor
- Meet in person, phone, or virtual one on one
- Participate in group education
- WIN's Housing Counseling is free of charge.