



Free and objective . . .

We are a private nonprofit dedicated to helping you become a homeowner. We are not affiliated with any for-profit company, so our information is completely objective. We're not trying to sell you anything.

All of our services are free of charge. If you would like a copy of your credit report, there is a fee of \$17.00.

“You Can Be a Homeowner” workshops are held each month. Call or visit our web site to register for a date and time that's convenient for you!

(301) 797-0900

www.hagerstownhomestore.org

Hagerstown Home Store is a joint program of the Hagerstown Neighborhood Development Partnership, the City of Hagerstown, and Washington County, Maryland.

The Hagerstown Home Store is operated by Hagerstown Neighborhood Development Partnership, a community-based nonprofit organization that provides:

- ◆ Fair Housing information and consultations
- ◆ Lead paint information for homebuyers, renters, and landlords
- ◆ Landlord and Tenant rights and responsibilities information and counseling
- ◆ Federally-assisted housing resources and referrals

The Hagerstown Home Store is a HUD-approved Housing Counseling Agency.

The Hagerstown Home Store is part of the City of Hagerstown's Homeownership Initiative, funded under a U.S. Department of Housing & Urban Development Community Development Block Grant.

HAGERSTOWN NEIGHBORHOOD
DEVELOPMENT PARTNERSHIP, INC.

HAGERSTOWN HOME STORE

21 E. Franklin St.

Hagerstown, MD 21740

VOICE: (301) 797-0900

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Opening doors to homeownership...

Our door is open to all and our services are free and objective:

- ◆ Homebuyer education
- ◆ Pre-Purchase counseling
- ◆ Homebuyer resources



You will find free home-buyer education, counseling, and resources under one roof at the Hagerstown Home Store.

Homebuyer Education

The first step on your journey toward home-ownership should be our free “You Can Be a Homeowner” workshop.

Each 3-hour workshop outlines the steps to take to help you prepare for the homebuying process. Through a video presentation and volunteers from the Real Estate, lending, and home inspection industries, you will understand:

- ◆ How to determine whether you’re ready for homeownership

- ◆ The importance of good credit and steady income and employment

- ◆ How to protect your investment through proper budgeting and maintenance

- ◆ How to work with a Realtor and a mortgage lender



Pre-Purchase Consultations

After the workshop, be sure to schedule an appointment to meet with one of our Housing Advisors. In this personalized one-on-one session, you will:

- ◆ Review your credit report and identify any issues to correct before you apply for your mortgage loan
- ◆ Determine the price range of homes that best fit your budget
- ◆ Create a household budget that helps you save for your future home and for the expenses of homeownership
- ◆ Learn about the many programs that are available to help you buy your home

Homebuyer Resources

A little knowledge goes a long way -- educate yourself so that you can make an informed decision! The Hagerstown Home Store offers resources to help you understand your options as a homebuyer:

- ◆ Mortgage lender and mortgage program information to help you choose a mortgage that’s right for you.

- ◆ Realtor information lists, area real estate professionals and helpful tips on how to select a Realtor

- ◆ Special housing programs currently available that may offer low interest rates, closing and downpayment assistance, or home renovation and repairs

Need help getting back on track? *From time to time, as a homeowner, you may run into financial difficulties that cause you to fall behind on your mortgage payments. Our Housing Advisors can help you communicate with your lender, assess the options offered by your lender, and create a plan to get you back on track.*



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