

# THE COMMONS HOME BUYING CLUB

Powered by Lydia's House, Horning Brothers & Invest Sou Sou



# THE PARTNERS



LYDIA'S HOUSE



HORNING BROTHERS



INVEST SOU SOU

# PROGRAM OVERVIEW

## The Commons Home Buying Club

- **ELIGIBILITY CRITERIA**

1. DC Resident
2. Complete registration form
3. Pay Program Fee
4. Pledge to save at least \$67/month for 15 months

- **OUR PRIORITY: WARD 8 RESIDENTS**

- Fort Stanton
- Hillsdale
- Anacostia
- Buena Vista
- Garfield Heights
- Knox Hill
- Stanton Oaks
- The Vistas

- **LOCATION**

The Commons  
2375 Elvans Rd. SE Washington, DC 20020

- **DATES**

Every 2nd Thursday, starting December 12th

- **TIME**

6:30pm-8:30pm

- **18-MONTH COMMITMENT**

from December 2019 - May 2021

# THE PROGRAM | LYDIA'S HOUSE FINANCIAL LITERACY WORKSHOPS

## Part One

- 1 YOUR CREDIT & WHY IT'S IMPORTANT
- 2 MANAGING YOUR HOME
- 3 GOAL SETTING
- 4 BANKING SERVICES: AN IMPORTANT STEP
- 5 ESTABLISHING & MAINTAINING GOOD CREDIT
- 6 UNDERSTANDING CREDIT SCORING
- 7 THINK LIKE A LENDER
- 8 AVOIDING CREDIT TRAPS
- 9 RESTORING YOUR CREDIT
- 10 PLANNING FOR YOUR FUTURE
- 11 BECOMING A HOMEOWNER
- 12 PROTECTING YOUR HOME INVESTMENT

# THE PROGRAM | SOU SOU VIRTUAL SAVINGS CLUB

## Part Two

### CONNECT YOUR BANK ACCOUNT

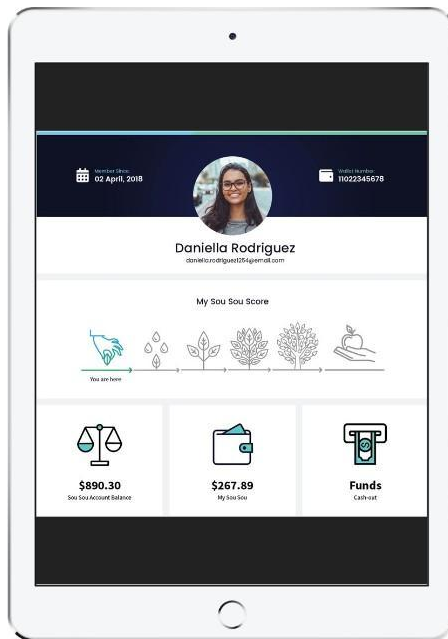
No Account? No problem. We can help you open an account with one of our partner banks.

1

### COMMIT TO A SAVINGS PLAN

Save \$1,000 over 15 months. Just \$67/month!

2



3

### INVITE FRIENDS

to join The Commons Home Buying Club or to donate to Your Savings Goal.

4

### TRACK YOUR PROGRESS

with participants in the club.

5

### APPLY FOR A MORTGAGE!

using your savings upon graduation from the program.

# THE PROGRAM | LYDIA'S HOUSE HOME BUYING PROCESS WORKSHOPS

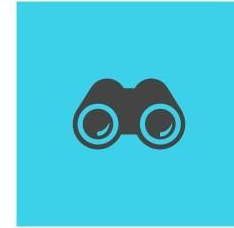
## Part Three



**FINANCING**



**MAKING AN OFFER**



**HOME INSPECTION**



**INSURANCE**



**PREPARING FOR CLOSING**



**CLOSING**

# INTERESTED? REGISTER TODAY!

Registration Deadline: December 7, 2019

**1 COMPLETE INTAKE FORM**

**2 PAY REGISTRATION FEE**

**3 ATTEND 1ST SESSION ON DECEMBER 12TH AT 6:30PM**

**4 GRADUATES WILL RECEIVE \$50 IN DOWN PAYMENT ASSISTANCE!**