

# Washtenaw Housing Education Partners

*Making the dream of homeownership a reality*

[www.ewashtenaw.org/homeownership](http://www.ewashtenaw.org/homeownership)

January 1, 2012

*Dear Future Homebuyer,*

Thank you for your interest in the Washtenaw Housing Education Partners (WHEP) Homebuyer Education Program! Michigan State University Extension, Community Alliance, POWER, Inc., Huron Valley Habitat for Humanity and the Washtenaw County Office of Community Development—along with other collaborative partners—have created a unique partnership to provide top-quality and comprehensive pre- and post-purchase education services to any future homebuyers in Washtenaw County.

Additionally, we connect eligible WHEP participants to down payment assistance and other homeownership assistance programs for low- to moderate- income, first time homebuyers.

At a minimum, the WHEP Homebuyer Education Program consists of two Homebuyer Education group classes, a Pre-Purchase orientation class and one individual Pre-Purchase Individual Counseling appointment. There may be additional classes recommended and/or required depending on your financial and credit readiness. All WHEP classes are open to the public; however you must register at least 1 day before the course. **Classes are limited to 50 participants so please register early and also note we cannot accommodate children.**

In the WHEP Homebuyer Education Program you will receive education regarding a number of topics including:

- Homebuyer readiness
- Credit Reports and Repair
- Getting a Mortgage Loan
- Working with Realtors and Lenders
- Accessing Down-Payment Assistance
- Property Taxes and Insurance
- Foreclosure Prevention
- And much more!

**MICHIGAN STATE  
UNIVERSITY  
EXTENSION**

While WHEP Homebuyer Education is open to anyone, in order to qualify for any kind of financial assistance, a family must fall within the program income guidelines. These guidelines are updated annually by the various program administrators. These limits will be reviewed with homebuyers during their Pre-Purchase Individual Counseling appointment.

705 N. Zeeb Road  
P.O. Box 8645  
Ann Arbor, Michigan  
48107-8645

734/997-1MSU  
Fax: 734/222-3990

As county, state and federal dollars fund the WHEP services, income verification will be required for the entire household. This verification will be completed in the Pre-Purchase Individual Counseling appointment. You do need to bring income documentation with you to the classes. **All adult household members MUST attend ALL classes and include their income documents in order to be eligible for assistance.**

[msuextension@ewashtenaw.org](mailto:msuextension@ewashtenaw.org)  
<http://ewashtenaw.org/homeownership>

Please review the enclosed information regarding the WHEP Program and do not hesitate to call us if you have any questions.

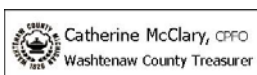
We look forward to working with you,

**Terry Jones**  
Extension Educator,

**Jessica Roles**  
Customer Service Specialist

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*Persons with disabilities may request accommodations by calling the Extension office at 734/997-1678, two weeks prior to the date of the event to ensure sufficient time to make arrangements. Requests received later will be met when possible.*



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## What Services do the Washtenaw Housing Education Partners Provide?

The Washtenaw Housing Education Partners (WHEP) provide full-circle housing education and counseling to all current, future and former Washtenaw County residents. We provide community events, individual counseling, hands-on training and much more. If you have any interest in learning more about our partnership, please visit our website at [www.ewashtenaw.org/homeownership](http://www.ewashtenaw.org/homeownership).



WHEP AGENCY	CONTACTS	PHONE NUMBER
<i>MSU Extension</i>	Terry Jones	734-997-1678
<i>POWER, Inc.</i>	Kamala Massey Milton Anderson	734-929-6509
<i>Huron Valley Habitat for Humanity</i>	Sarah Teare	734-677-1558
<i>Community Housing Alternatives</i>	Kathy Grant	734-482-3300
<i>Housing Bureau for Seniors</i>	Cheri Nalepa	734-998-9339
<i>Washtenaw County Treasurer's Office</i>	Heather Mooney Moonson Eninsche	734-222-6600
<i>Wash. Co. Community Development</i>	Mirada Jenkins	734-622-9006

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## How Long Does the WHEP Homebuyer Education Program Take to Complete?

The WHEP Homebuyer Education Program timeframe can be very different from one household to another. For some households, one month is sufficient to move through the education, receive their release to purchase, begin applying for assistance and make an offer on a home.

However, for most households, the process takes *a minimum of three to six months*—and for some it can take years. Our goal is to make sure you are prepared for homeownership BEFORE you purchase—no matter how long it takes.

Below you will find the class schedules for 2012. **Please NOTE that class locations and times change from month to month.**



## **TO REGISTER**

Please review the 2012 schedule on the next page of this packet. When selecting the session you would like to attend, please note that many of these sessions have two or three parts—it is required that you participate in all parts in order to complete the program. Additionally, **ALL ADULT HOUSEHOLD MEMBERS MUST PARTICIPATE in all parts of the education and counseling. This includes partners, husband & wife, grandparents, aunts uncles, friends, adult children, etc. Anyone aged 18 and older must attend all parts of this program.**

*You will need to have the names, dates of birth, e-mail addresses and/or mailing addresses and contact information for all adult household members to register for this program.*

***Please call MSU Extension at 734-997-1MSU (-1678) and ask for the Washtenaw Housing Education Partners (WHEP) Homebuyer Education Program.***

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Washtenaw Housing Education Partners 2012 Program Schedule			
Session	Date	Time	Location
#1	January 16 <sup>th</sup> & 23 <sup>rd</sup> (Monday's)	5:30 p.m. to 8:30 p.m.	LLRC Bldg. – 4135 Washtenaw Ave. Ann Arbor, MI
#2	February 22 <sup>nd</sup> (Wednesday)	9:00 a.m. to 4:00 p.m.	Western Washtenaw County Service Center / MSUE Classroom– 705 N. Zeeb Rd. Ann Arbor, MI
#3	March 14 <sup>th</sup> & 21 <sup>st</sup> (Wednesday's)	6:00 p.m to 9:00 p.m.	Western Washtenaw County Service Center / MSUE Classroom– 705 N. Zeeb Rd. Ann Arbor, MI
#4	April 12 <sup>th</sup> & 19 <sup>th</sup> (Thursday)	6:00 p.m to 9:00 p.m.	Western Washtenaw County Service Center / MSUE Classroom– 705 N. Zeeb Rd. Ann Arbor, MI
#5	May 10 <sup>th</sup> (Thursday)	9:00 a.m. to 4:00 p.m.	LLRC Bldg. – 4135 Washtenaw Ave. Ann Arbor, MI
#6	June 11 <sup>th</sup> & 18 <sup>th</sup> (Monday's)	5:30 p.m. to 8:30 p.m.	LLRC Bldg. – 4135 Washtenaw Ave. Ann Arbor, MI
#7	July 24 <sup>th</sup> & 31 <sup>st</sup> (Tuesday's)	5:30 p.m. to 8:30 p.m.	LLRC Bldg. – 4135 Washtenaw Ave. Ann Arbor, MI
#8	August 21 <sup>st</sup> (Tuesday)	9:00 a.m. to 4:00 p.m.	Western Washtenaw County Service Center / MSUE Classroom– 705 N. Zeeb Rd. Ann Arbor, MI
#9	September 12 <sup>th</sup> & 19 <sup>th</sup> (Wednesday's)	6:00 p.m. to 9:00 p.m.	Western Washtenaw County Service Center / MSUE Classroom– 705 N. Zeeb Rd. Ann Arbor, MI
#10	October - TBD		
#11	November 7 <sup>th</sup> & 14 <sup>th</sup> (Wednesday's)	6:00 p.m. to 9:00 p.m.	Western Washtenaw County Service Center / MSUE Classroom– 705 N. Zeeb Rd. Ann Arbor, MI
#12	December	No Class	

**\*\*\*Please see final page of this packet for maps and directions to the locations listed above.**

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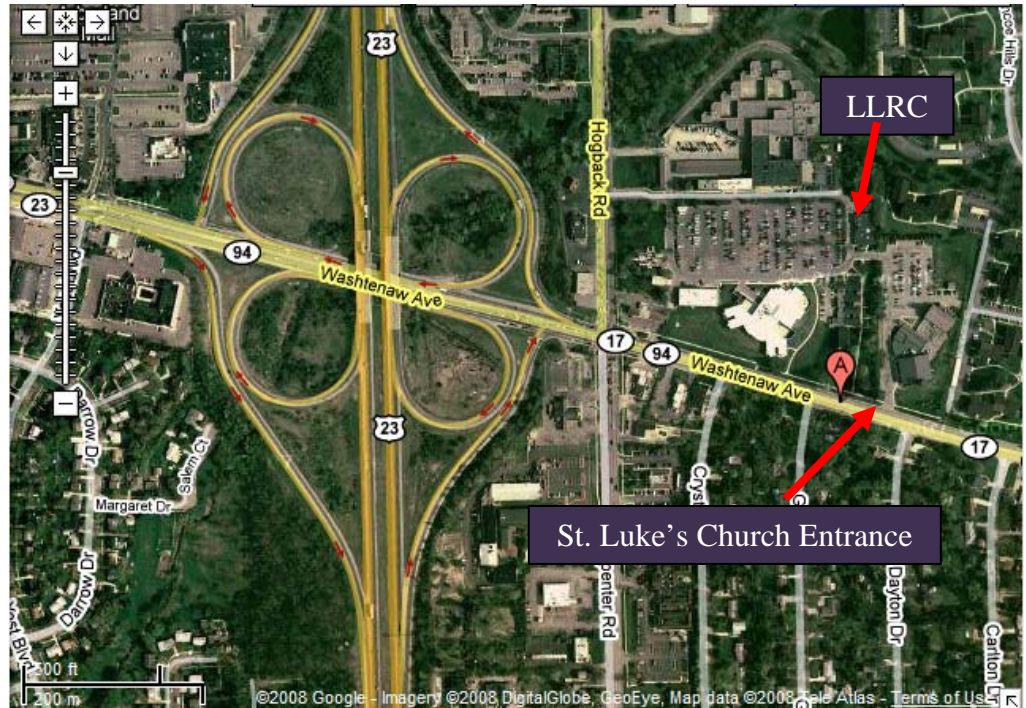
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## DIRECTIONS & MAPS

### Washtenaw County Library Learning Resource Center (LLRC)

4135 Washtenaw Avenue  
Ann Arbor, MI 48108

- From US-23 take Exit 37a (Ypsilanti) onto Washtenaw Avenue (East).
- Go through the first intersection (Hogback/Carpenter) and turn left into St. Luke's Church parking lot.
- Pull through to the back of the St. Luke's parking lot and turn left into the Washtenaw County Service Center; the LLRC is now on your right.
- From Washtenaw Ave. heading west, turn right into St. Luke's church entrance.
- Pull through to the back of the St. Luke's parking lot and turn left into the Washtenaw County Service Center; the LLRC is now on your right.



**Washtenaw County  
Western County Service  
Center (MSUE Classroom)**  
705 N. Zeeb Road  
Ann Arbor, MI 48103

- From I-94 take Exit 169 Zeeb Road.
- If coming from the West, turn left (North) onto Zeeb Rd.
- If coming from the East, turn right (North) onto Zeeb Rd.
- Turn left into the Washtenaw County Western Service Center (third county building on right).
- The MSUE Classroom is downstairs.