



Home Expansion Loan Program

“HELP” Training Program

October 9th-10th, 2019 10am to 3pm (Lunch: 12 Noon – 1 pm)

Veteran's Building

800 East Harney Pond Road, Okeechobee, FL 34974

Homeownership can be one of the first steps to building personal wealth and stability. The STOF Home Expansion Loan Program (HELP) is designed to assist Tribal Members who are unable to qualify for traditional mortgage loans. This training will explain the HELP program and delve into the details of buying a home. Join us as we also discuss how important it is to protect this major investment yearly. Day 2 - HELP Training will review essential homeownership best practices such as maintaining a healthy home budget, organizing primary mortgage and insurance documents, and planning for routine seasonal maintenance.



TRAINING OBJECTIVES INCLUDE:

PRE-PURCHASE TRAINING

- Exploring Home Ownership
- Budgeting and Calculating Affordability
- Mortgage and Home Loans
- Understanding and Evaluating your Credit
- Meeting Financial Obligations
- Applying for a Home Loan

POST-PURCHASE TRAINING

- Developing a Home Budget that Incorporates the Cost of Owning a Home;
- Meeting Financial Obligations
- Understand the necessity of routine maintenance and repair.
- Learn how to protect and document the contents of your home

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