

HOMEOWNERSHIP

DO YOU DREAM ABOUT OWNING A HOME OF YOUR OWN? Co-opportunity teaches the skills you need to buy and maintain your own home. Our homeownership program has four components:

1. Counseling: to help you assess whether you are ready to purchase a home.

2. Education: to teach you basic homeownership concepts—money management, principles of borrowing, how to shop around for the right house, and how to work with realtors, appraisers, and attorneys.

3. Planning: how to find a house, finance a purchase, and overcome poor credit history.

4. Maintenance: learn the skills you need to stay in your home, including routine maintenance, how to purchase insurance, budgeting for repairs, and avoiding debt.

When you own something in the community, your relationship with your community changes. Are you ready for that change?



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How It Works: Start with a counseling program to assess your readiness to purchase a home. If you're ready, attend classes (generally four two-hour evening or weekend classes, but this can vary) and develop a homeownership plan. If you're not ready, develop a plan with your counselor to get you to the point of readiness. We'll work with you every step of the way.

Other Programs: We offer training for small landlords (people who want to buy a multi-family home), guidance on how to use Section 8 Certificates as a mortgage payment, and classes and counseling on avoiding eviction, foreclosure, and predatory lending.

Why Consider Co-opportunity: We are HUD approved and well-regarded by all major mortgage lenders.

Who Qualifies: Our free programs are for first time homebuyers who meet income guidelines that vary from program to program. Programs are available in Hartford, New Haven, and Meriden.

Success Indicators: Over 150 families have successfully purchased homes with our help in recent years.

Our Expectations: You will work with us to develop a success plan, work hard executing that success plan and believe in your ability to own your piece of the American Dream.

Our Promise: There's a lot to learn. We'll go the distance with you, but you've got to go the distance with us.

Co-opportunity is a HUD-approved housing counseling agency. Major funding from the U.S. Department of Housing & Urban Development, City of Hartford CDBG Program, and the Connecticut Housing Finance Authority.

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