

Let us help YOU find YOUR dream Home!



FRAMEWORKS
COMMUNITY DEVELOPMENT CORPORATION
HOUSING + SOLUTIONS

Frameworks's Homebuyer Education Program offers homeownership training that includes pre-purchase instruction and one-on-one counseling for individuals who need information about homeownership.



Free Homebuyer Education Program

Topics Include:

- Assessing Your Readiness to Buy
- Money Management
- Understanding Credit
- Financing a Home
- Selecting a Home
- Maintaining a Home and Managing Your Finances

A certificate is awarded upon completion of the Homebuyer Education Program. This certificate satisfies the Homebuyer Education component for many Housing Programs offered in Austin including the City's **Down Payment Assistance Program (DPA)**, and some Travis County and State of Texas programs.

We can help you obtain up to \$40,000 in down payment assistance!

All classes will be held at:

Frameworks CDC

701 Tillery Street, Suite A-3

Austin, TX 78702



For Registration:

Call us at 512.385.1500

Info@FrameworksCDC.org

www.FrameworksCDC.org



2015 Homebuyer Education Class Schedule:

Month	2nd Saturday	4th Saturday
January	10th 8:00 am to 4pm	24th 8:00 am to 4pm
February	14th 8:00 am to 4pm	28nd 8:00 am to 4pm
March	14th 8:00 am to 4pm	28nd 8:00 am to 4pm
April	11th 8:00 am to 4pm	25th 8:00 am to 4pm
May	9th 8:00 am to 4pm	NO CLASS Memorial Day
June	13th 8:00 am to 4pm	27th 8:00 am to 4pm
July	11th 8:00 am to 4pm	25th 8:00 am to 4pm
August	8th 8:00 am to 4pm	22th 8:00 am to 4pm
September	12th 8:00 am to 4pm	26th 8:00 am to 4pm
October	10th 8:00 am to 4pm	24th 8:00 am to 4pm
November	14th 8:00 am to 4pm	NO CLASS Thanksgiving
December	12th 8:00 am to 4pm	NO CLASS Christmas



RENT TABLE (HOW MUCH RENT ARE YOU JUST GIVING AWAY TO YOUR LANDLORD?)

Do you really know how much rent you pay over the course of several years? You are giving thousands of dollars to your landlord with the passing of time. See the table below and find the number closest to your monthly rental payment and see how much money you've thrown away and will throw away over several years. For example, if you have paid an average of \$850 of rent (which is average for a 2 bedroom / 2 bathroom in the Austin market) over the last 5 years, you've thrown away \$ 51,000 and if you continue to pay \$850 for 5 more years, you've thrown away another \$ 51,000 for a total of \$ 102,000 in only 10 years.

SEE TABLE BELOW TO ESTIMATE HOW MUCH YOU ARE PAYING

Rent	5 Years	10 Years	15 Years	20 Years	25 Years	30 Years
\$500.00	\$30,000	\$60,000	\$90,000	\$120,000	\$150,000	\$180,000
\$550.00	\$33,000	\$66,000	\$99,000	\$132,000	\$165,000	\$198,000
\$600.00	\$36,000	\$72,000	\$108,000	\$144,000	\$180,000	\$216,000
\$650.00	\$39,000	\$78,000	\$117,000	\$156,000	\$195,000	\$234,000
\$700.00	\$42,000	\$84,000	\$126,000	\$168,000	\$210,000	\$252,000
\$750.00	\$45,000	\$90,000	\$135,000	\$180,000	\$225,000	\$306,000
\$800.00	\$48,000	\$96,000	\$144,000	\$192,000	\$240,000	\$288,000
\$850.00	\$51,000	\$102,000	\$153,000	\$204,000	\$255,000	\$306,000
\$900.00	\$54,000	\$108,000	\$162,000	\$216,000	\$270,000	\$324,000
\$950.00	\$57,000	\$114,000	\$171,000	\$228,000	\$285,000	\$342,000
\$1000.00	\$60,000	\$120,000	\$180,000	\$240,000	\$300,000	\$360,000
\$1050.00	\$63,000	\$126,000	\$189,000	\$252,000	\$315,000	\$378,000
\$1100.00	\$66,000	\$132,000	\$198,000	\$264,000	\$330,000	\$396,000
\$1150.00	\$69,000	\$138,000	\$207,000	\$276,000	\$345,000	\$414,000
\$1200.00	\$72,000	\$144,000	\$216,000	\$288,000	\$360,000	\$432,000
\$1250.00	\$75,000	\$150,000	\$225,000	\$300,000	\$375,000	\$450,000
\$1300.00	\$78,000	\$156,000	\$234,000	\$312,000	\$390,000	\$468,000
\$1400.00	\$84,000	\$168,000	\$252,000	\$336,000	\$420,000	\$504,000
\$1500.00	\$90,000	\$180,000	\$270,000	\$360,000	\$450,000	\$540,000

The above table does not include when the value of the house increases (appreciation). You are making your landlord rich. How much time will pass before you stop giving away your hard earned money and invest in yourself and your family? The money you're throwing away in rent could be used to purchase your own home. Are you ready for a change? Are you ready to invest in your family and your family's future?

Qualifying for a mortgage can be easier than you think. We offer advice and high quality education concerning homeowners. We work with several banks that offer flexible credit guidelines, low interest rates and financing to 100%. We also work with residential builders and designers that offer high quality housing. Contact us so we can help you make this change. We are a nonprofit corporation that specializes in helping people achieve and sustain being a homeowner.

For more information, please call 512.385.1500 or email us at: Info@FrameworksCDC.org.