



2010 Educational Scheduled Courses

NID-HCA “Unlocking the Doors”

The Unlocking the Doors Program is a two-part, two week course. For program based participants this program is Mandatory for Week 1 and Week 2. Upon completion of both courses, scheduling of their one on one session certificate is issued upon completion and will be distributed at the conclusion of the last class. This certificate cannot be used in conjunction with any city, state, or local governmental programs. For programs that require a certificate from a housing agency, special certificates will be issued upon proper documentation of home purchase and review of such documents. (restrictions apply).

Week 1: Developing and Understanding a Budget & Credit
 Tenants/Landlord Rights
 Renting & Homeownership
 Understanding Rental Leases/Contracts
 Schedule one on one counseling session

Week 2: Mortgage Basics
 Steps to Homeownership
 Default and Delinquency
 Overview
 Certificates of Completion

Note: Resources includes: Materials, Books (HUD book), Pen, Pad, snacks (preferably).

Evening Agenda:

Week 1:

6:00pm	Sign In/ Introduction of Program
6:15pm	Developing and Understanding a Budget & Credit
7:00pm	Tenants/Landlord Rights
7:15pm	Renting & Homeownership
	BREAK
7:45pm	Understanding Rental Leases/Contracts
8:15pm	Schedule one on one counseling session

Week 2:

6:00pm	Sign In/Overview
6:15pm	Mortgage Basics
6:45pm	Steps to Homeownership
7:15pm	Default and Delinquency
7:45pm	Overview/Certificates of Completion

Morning Agenda:

Week 1:

10:00am	Sign In/ Introduction of Program
10:15am	Developing and Understanding a Budget & Credit
11:00am	Tenants/Landlord Rights
11:15am	Renting & Homeownership
	BREAK
11:45am	Understanding Rental Leases/Contracts
12:15pm	Schedule one on one counseling session

Week 2:

10:00am	Sign In/Overview
10:15am	Mortgage Basics
10:45am	Steps to Homeownership
11:15am	Default and Delinquency
12:00pm	Overview/Certificates of Completion

* Courses are FREE

2010 COURSES:

Location: NID Housing Agency 15335 Kinsman Road Cleveland, Ohio 44120
(street parking and bus line available)

WEEK 1 COURSE DATES

Saturdays from 10:00 a.m.-12:00 p.m.

January 16
February 6
March 13
April 24
May 15
June 19
July 10
August 14
September 11
October 9
November 13
December 11

WEEK 2 COURSE DATES

Mondays from 5:30 p.m.- 7:30 p.m.

January 18
February 7
March 15
April 26
May 17
June 21
July 12
August 16
September 13
October 11
November 15
December 13

Note: You can substitute Week 2 with any of the course dates set below:
Please make sure you check with the library in the case of cancellations.

Library Branches:

Nottingham Branch -17109 Lakeshore Blvd (216) 623-7039	January 23 10-1pm October 14 5:30-7:30pm
Fleet- 7224 Broadway (216) 623-6955	February 16 5:30-7:30pm May 18 5:30-7:30pm
Rockport- 4421 West 140 th (216) 623-7053	March 25 5:30-7:30pm Dec 10 5:30-7:30pm
Mt. Pleasant- 14000 Kinsman (216) 623-7032	April 15 5:30-7:30pm Nov 11 5:30-7:30pm
Harvard-Lee -16918 Harvard (216) 623-6990	April 20 5:30-7:30pm September 5:30-7:30pm
Eastman -11602 Lorain Avenue (216) 623-6955	March 16 10-12pm June 10 5:30-7:30pm
Brooklyn - 3706 Pearl (216) 623-6920	July 15 10-12pm August 5 5:30-7:30pm

For more information contact NID Housing Counseling Agency

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