



# Pathways Home: A Native Homeownership Guide

## Train-the-Trainer

### Course Description

Participants will learn how to deliver a comprehensive homebuyer education program designed to help educate prospective native homebuyers on how to become successful homeowners. The curriculum is specifically tailored for Native American communities.

Participants will also learn the most effective methods to help potential homebuyers determine what is best for them; to build a new home or to buy an existing one. Other areas covered in this curriculum include understanding the mortgage loan process, how to prepare a family budget, how to improve credit profiles, how to avoid the pitfalls of predatory lending, foreclosure prevention strategies, and how the family can maintain the home and their personal finances after the purchase.

Instructors specialize in homebuyer education and include culturally relevant teaching techniques in the classroom.

#### Objectives

Upon completion of this course, participants should:

- o The Native American Housing Assistance and Self-Determination Act (NAHASDA) impacts the use of private sector financing for purchasing homes in Indian Country.
- o To explore the various aspects of homeownership.
- o To consider mortgage-based homeownership.
- o To correlate the credit report and credit score to homeownership potential.
- o To assist participants in finding a home and applying for a home loan.
- o To teach your clients how to meet their financial obligations.
- o To prevent foreclosure and locate assistance for foreclosure prevention.
- o To protect your investment.
- o Various training techniques can be used in your community.
- o To keep your attendees involved and interested in seeking other resources.
- o To become familiar with basic terminology used in the lending/mortgage industry.

#### Who Should Attend?

Procurement and Purchasing staff, Housing Directors, Deputy Directors, Contract Administrators, Finance Directors and CFOs, Finance staff, Project Managers, Housing Inspectors, Maintenance Directors, and other interested housing professionals.