

Attend four 2.5-hour sessions, two 5-hour sessions, or other combination totaling 10 hours to receive a certificate.

hoMEworks Homebuyer Education Class Schedule 2016

LANDLORD CLASSES

Coastal Enterprises, Inc. Owing and Managing Residential Properties Fee \$35 per person
 30 Federal Street, Brunswick
 Peggy Grant PH: 207-504-5884 Email: peg.grant@ceimaine.org [Register Online](#)
To be announced

IN-PERSON HOMEBUYER EDUCATION CLASSES

Androscoggin and Oxford Counties

Community Concepts, Inc. Fee \$30 pp
 240 Bates Street, Lewiston
 PH: 1-866-221-4383 Email homequest@community-concepts.org

October 17, 19, 24, 26	6:00 pm – 8:30 pm	Community Concepts, Inc., 240 Bates Street, Lewiston	Register Online
November 7, 9, 14, 16	6:00 pm – 8:30 pm	Community Concepts, Inc., 240 Bates Street, Lewiston	Register Online
December 6, 7	9:00 am – 2:30 pm	Community Concepts, Inc., 240 Bates Street, Lewiston	Register Online

Aroostook County

Aroostook County Action Program Fee \$30 pp or \$50 per couple
 771 Main Street, Presque Isle
 Gary Sirois PH: 207-764-3721 Email gsirois@acap-me.org
Nov. 21, 22, 28, 30 6:30 pm – 9:00 pm ACAP, 771 Main Street, **Presque Isle**

Cumberland County

Coastal Enterprises, Inc. Fee \$30 pp or \$50 per couple Free to veterans and active duty personnel [Register Online](#)
 30 Federal Street, Brunswick
 Peggy Grant PH: 207-504-5884 Email: peg.grant@ceimaine.org
October 8, 15 9:00 am – 2:30 pm Presumpscot Place, 22 Foster Street, **Westbrook**
Nov. 8, 10, 15, 17 6:00 pm – 8:30 pm Coastal Enterprises, Inc., 30 Federal Street, **Brunswick**

Avesta Housing Fee \$30 pp or \$50 per couple [Register Online](#)
 307 Cumberland Avenue, Portland
 Maureen Best PH: 207-553-7780 ext. 3348 Email: MBest@avestahousing.org
October 8, 9 9:00 am – 2:30 pm Husson University (Room 01), 340 County Road, **Westbrook**
November 5, 6 9:00 am – 2:30 pm Avesta Housing, 307 Cumberland Avenue, **Portland**

Kennebec & Somerset Counties

KVCAP Fee \$30 pp Veterans and families may take class free of charge.

97 Water Street, Waterville

Norma Morrissey PH: 207-859-1637 Email: normam@kvcap.org

October 22, 29 9:00 am – 2:30 pm Bangor Savings Bank, 5 Senator Way, Dirigo Rm., **Augusta**

[Register Online](#)

Mid-Coast/Down East

Penquis Fee \$30 pp

[Register Online](#)

262 Harlow Street, Bangor

Jeff Snow PH: 974-2410 1-800-215-4942 ext. 2410 Email: jsnow@penquis.org

Oct. 12, 19, 26, Nov. 2 6:00 pm – 8:30 pm Five Town CSD Adult Education, 25 Keelson Drive, **Rockport**

Register at <http://fivetowns.maineadulted.org/> or call **236-7800 ext. 274**

October 15, 22 9:00 am – 4:00 pm RSU 24 Adult Education, 1888 US Highway 1, **Sullivan**

Register at <https://rsu24.coursestorm.com/course/homebuyer-education?search=home>

October 8, 15 8:00 am – 3:00 pm The Lighthouse Museum, 1 Park Drive (Breakwater Room), **Rockland**

KVCAP Fee \$30 pp Veterans and families may take class free of charge.

97 Water Street, Waterville

Norma Morrissey PH: 207-859-1637 Email: normam@kvcap.org

October 15, 16 9:00 am – 2:30 pm Waldo CAP, 9 Field Street #201, **Belfast**

[Register Online](#)

November 5, 6 9:00 am – 2:30 pm Waldo CAP, 9 Field Street #201, **Belfast**

[Register Online](#)

December 3, 4 9:00 am – 2:30 pm Waldo CAP, 9 Field Street #201, **Belfast**

[Register Online](#)

Penobscot & Piscataquis Counties

Penquis Fee \$30 pp

[Register Online](#)

262 Harlow Street, Bangor

Jeff Snow PH: 974-2410 1-800-215-4942 ext. 2410 Email: jsnow@penquis.org

October 22, 29 8:00 am – 3:00 pm Penquis Office, 262 Harlow Street, **Bangor**

Nov. 14, 15, 16, 17 5:30 pm – 8:00 pm Penquis Office, 262 Harlow Street, **Bangor**

December 10, 17 8:00 am – 3:00 pm Penquis Office, 262 Harlow Street, **Bangor**

KVCAP Fee \$30 pp Veterans and families may take class free of charge.

97 Water Street, Waterville

Norma Morrissey PH: 207-859-1637 Email: normam@kvcap.org

Nov. 12, 13 9:00 am – 2:30 pm University Credit Union, 977 Union Street, **Bangor**

[Register Online](#)

York County

York County Community Action Corporation Fee \$30 pp or \$50 per couple

[Register Online](#)

6 Spruce Street, Sanford

Lee Sullivan PH: 207-459-2961 or 1-800-965-5762 Email: Lee.Sullivan@yccac.org

October 18, 22 9:00 am – 2:30 pm YCCAC, 6 Spruce Street, **Sanford**

Nov. 5, 12 9:00 am – 2:30 pm Learning Center, 80 Common Street, **Saco**

Register at www.oobsaco.maineadulted.org (keyword: buying) or call **207-934-7922**

December 7, 14 9:00 am – 2:30 pm YCCAC, 6 Spruce Street, **Sanford**

hoMEworks believes face-to-face learning offers the added benefit of interactive discussion with industry experts who can answer your unique questions and that attending a live home buyer education class should always be your first choice. If you are unable to attend an in-person class, hoMEworks has partnered with eHomeAmerica to offer a fee-based online home buyer education certification course.

The eHomeAmerica online course takes 8 to 10 hours. You may stop and start at any time. Short quizzes will verify your understanding of key information. There is a test at the end, which you will need to pass to receive a certificate of completion.

Select a hoMEworks Educator when registering for the eHomeAmerica's Online Course. Upon completion of the eHomeAmerica course, the Educator will contact you and provide information about local, state and federal homeownership programs before issuing the "Certificate of Home Buyer Education". The information will be delivered either in a 1-hour face-to-face session or 1-hour telephone session.

The eHomeAmerica online course may not be acceptable for all loan programs. Some loan programs require a "HUD-approved" or in-person classroom training. Be sure to contact the organization offering the loan program you're interested in to determine the specific homeownership education qualification requirements.

Completion of a hoMEworks in-person class or eHomeAmerica online course is acceptable if you're applying for a MaineHousing mortgage with the Advantage option If you're buying a house with your spouse or another person who will legally share the financial responsibility for making mortgage payments, then both of you must complete a class prior to loan closing. If completing the eHomeAmerica online course, each must obtain their own certificate.