## Home Buyer Education

Age Requirements No Age Requirement Intake Contact Email nrca@nrcaa.org Intake Process Must complete intake with NRCA Office in county of residence. Self Refer Yes New River Community Action, Inc. http://newrivercommunityaction.org/ Main (540) 633-5133

Administrative Office 1093 East Main Street 24141 VA United States

Monday: 8:30 am-5:00 pm Tuesday: 8:30 am-5:00 pm Wednesday: 8:30 am-5:00 pm Thursday: 8:30 am-5:00 pm Friday: 8:30 am-5:00 pm Saturday: Closed Sunday: Closed Fee Structure No Fee Languages Spoken English

The Home Buyer Education program educates first-time homebuyers and supports them in the process of purchasing a home through classes, one-on-one assistance and connections to other community resources At the free homebuyer's class, you learn how to apply for a mortgage, choose a real estate agent, and maintain your home. You'll get the facts from qualified people in real estate, banking, and inspections. All classes are held on Saturdays and last from 9:00am to 3:00pm. You must pre-register to attend. They are held at the Office Conference Room, 1093 East Main Street in Radford. Classes are open to anyone, regardless of income.

Topics covered include:

- Personal finances
- Credit reports/credit issues
- Role of the lender
- Relationship with real estate agent
- Fair Housing Act of Virginia
- Home inspection
- Loan closing
- Home maintenance

Service Area(s) Floyd County

Giles County

Montgomery County

Pulaski County

Radford City Email nrca@nrca.org