

About REACH

REACH was established as a collaborative in 1997 to remove barriers to homeownership through a statewide education delivery system, enhancing the success of homebuyers in achieving and maintaining homeownership. The collaborative is comprised of representatives from non-profit agencies, financial institutions, community development groups, government agencies, and real estate professionals.

The REACH Education Council serves as the advisory body to guides the work of the collaborative.

REACH networks with interested experts in the fields of financing, housing and community development, insurance, and real estate to assure that quality, effective homebuyer education is available throughout Nebraska.



Community Action Partnership of Mid-Nebraska (Mid) is an Affiliate

Organization providing Homebuyer and Homeowner Education in the south-central part of Nebraska. A listing of all REACH Affiliate Organizations is available at www.housingdevelopers.org/REACH.

In 1997, REACH adopted 16 Uniform Standard that form the basis of all homebuyer education delivered by REACH Affiliate Organizations. REACH Uniform Standards include an eight-hour minimum for workshops to ensure adequate time to deliver quality homebuyer education.

REACH 16 Uniform Standards

- Understanding Credit
- Budgeting/Goal setting/Money Management
- Housing Loans, Applications
- Upfront Costs/Moving, Insurance, Closing
- Pros and Cons of Homeownership
- Choosing the Right Home
- Understanding the Professions Involved
- Foreclosure Prevention: Predatory Lending
- Pre-Qualifying vs. Pre-Approval
- Making an Offer, Earnest Money, etc.
- Closing on your Home
- Maintenance and Equipment Needed
- Rights and Responsibilities
- Insurance, Taxes, and Valuation
- Negotiating and Handling Conflict
- Being a Good Neighbor

Presenters at the workshop include various experts in the home buying field. Presenters involved in previous REACH classes include:

Peggy Mak—Great Western Bank
Laura Bauer—First National Bank
Nancy Osterbuhr – Platte Valley State Bank

Betty Warren—Coldwell Banker Town & Country
Matt Meister—Coldwell Banker Town & Country
Robert Fitzgerald – Coldwell Banker Town & Country

Jim Krason—American Family Insurance

All workshop materials are provided.



When are the workshops held and how do I sign up?

The REACH Homebuyer Education workshops offered by Community Action Partnership of Mid-Nebraska are held quarterly. Classes will be held at 16 West 11th Street in Kearney from 6:00 – 10:00 p.m. each evening on the second Tuesday and Thursday of selected months. Please contact Jackie Harpst for a current class schedule.

The cost of the 8-hour workshop is \$50 per household. The workshops are open to any individual wanting to receive homebuyer education; however, if space is limited, priority will be given to individuals who were referred by a lending institution and those who are required to complete a homebuyer education workshop prior to their loan closing.

To register or for additional information contact:

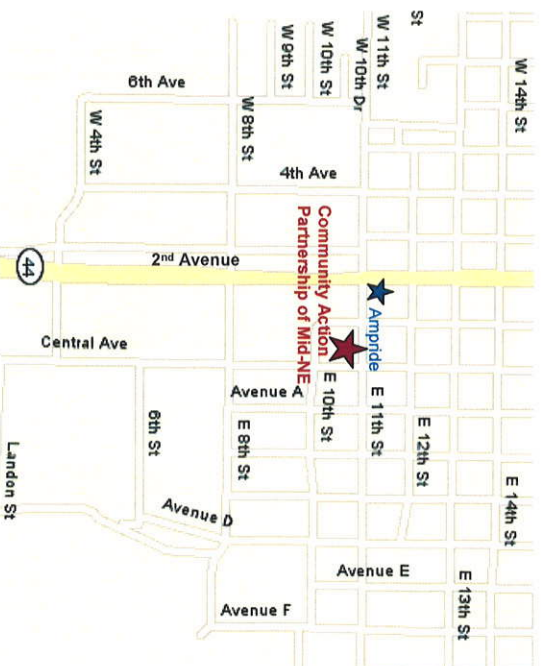
**Jackie Harpst at (308) 865-5675
or jharpst@mnea.net**

Community Action Partnership of Mid-Nebraska

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Our Vision: Helping people, changing lives, and making communities a better place to live.

Our Location:



REMINDER!

I am scheduled to attend the REACH Homebuyer Education class on:

from 6:00 p.m. to 10:00 p.m. each evening

Please call Jackie Harpst at (308) 865-5675 if you are unable to attend. 24 hours notice is requested.



REACH

Readiness—Education—Awareness
Collaborative for Homebuyers & Homeowners



Conducted by
Community Action Partnership
of Mid-Nebraska, a REACH
Affiliate Agency


**community
Action**
PARTNERSHIP
of Mid-Nebraska
Helping People. Changing Lives.