



Homebuyer 101 Curriculum

Homebuyer 101 is a live course taught over Zoom or in person by one of MAHA's HUD-certified Homeownership Advisors with presentations from a lender, real estate agent, a home inspector, an insurance agent, and an attorney. The course covers the below topics:

- Pros and Cons of homeownership
- Ideal steps to buying a home
- Finding a home
- Different mortgage products available in MA
- Down payment and closing costs
- Working with a real estate agent
- Making an offer
- Importance of a good home inspection
- Working with a real estate attorney
- From offer to closing
- Shopping for homeowners insurance
- The role of budgeting and credit
- Creating a budget
- Credit scores and credit reports
- The terminology of the homebuying process
- Responsibilities of homeownership
- Voting and getting involved in your neighborhood