



## Homeownership Class Website

This site is a free resource for homeowners and first time home buyers, to help them learn about the entire process of homeownership, from closing documents, to mortgage documents, to home maintenance and their HOA.

Visit the site's home page here: <https://stvrainhabitatclasses.org/>

See the list of currently available classes here: <https://stvrainhabitatclasses.org/all-classes/>

## Student Registration

Classes are free and available to any homeowner or potential homeowner, whether they are part of the Habitat program or not. However, students will need to register to receive a user name and password so that they can access the site. Once a student has registered, they will have access to all of the currently available classes. They can login anytime, from their phone or computer to view their classes.

When referring a student to a specific class, you can send them a link to the specific class, for example Buying vs. Renting class: <https://stvrainhabitatclasses.org/classes/should-you-buy-or-should-you-rent/> Once they have registered, they can click on 'My Classes' to access all currently available classes.

Student's user name is their email. They can reset their password anytime from the 'My Classes' page: <https://stvrainhabitatclasses.org/class-list/>

Students will receive a certificate of completion once they have completed each class.

## Income Calculator Tool



<https://stvrainhabitatclasses.org/calculate-my-income/>

## Tools for Homeowners

Have any of your clients ever asked any of the questions below? The homeowner classes website has these answers and more!

- What is my debt to income ratio?
- Should I buy or rent?
- How much house can I afford?
- How can I improve my credit?
- How do I choose a real estate agent?
- What questions should I ask my home inspector?
- I need to better understand my mortgage.
- What is an HOA?

NOTE: There are several classes in the works. If you'd like to create a class, **contact Joel for details** on what you'll need to submit. [jrussell@stvrainhabitat.org](mailto:jrussell@stvrainhabitat.org)