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Prospective Homeowners Learn the Ropes

More than 200 lenders, vendors, real-estate agents and prospective owners came to Perris recently for a home-buying expo aimed at getting families into their own houses while avoiding pitfalls like predatory loans and inadequate budgeting to meet mortgage and insurance payments.

Perris Housing Manager Sabrina Chavez said she was delighted with the turnout, which included participants from as far away as Los Angeles and San Diego.

"We want to bring all sorts of housing professionals under one roof so homebuyers can get all the pertinent information," Chavez said. "We had a great turnout for a great program."

Participants spent Feb. 22 learning about vital information needed to purchase a home: finding the right house, avoiding predatory lending, learning the mortgage-loan process, understanding credit scores and how they impact interest rates and creating a realistic budget.

The day also included workshops about how to obtain down-payment assistance, closing-cost assistance, credit counseling, refinancing options, foreclosure prevention and how to gain access to housing-improvements and renovations programs.

Sara Cortes-de Pavon, RDA Project Coordinator for the City, said the large number of presenters and homebuyers tells City officials "that the housing market is rebounding and people want and need the resources to become educated buyers."

"It is a good feeling," she said. "We are able to provide a service to the community. This is a need we are fulfilling."



Navelle Turnipseed attended the Feb. 22 housing expo in Perris to gain information about the process of becoming a homebuyer, calling the event "very beneficial."

Zahid Huerta and Gilbert Banuelos were among those attending the expo. Both are looking to become first-time homebuyers.

Huerta said he is interested in moving to the north section of Perris, possibly May Ranch. He was particularly keen to learn about down-payment and closing-cost assistance.

"I am in the mind-frame to buy a house," he said. "This expo put everything together."

Banuelos said he and his wife are looking to move to one of the newer neighborhoods in the City's north or south ends.

"We are trying to learn the home-buying process," he said. "It's been very informative and helpful."

Riverside residents Fran Joubert and Navelle Turnipseed came to Perris hoping to learn about financial planning necessary to purchase a home, how to qualify for a loan and how to obtain assistance for a down payment. Both said the Expo proved worthwhile.

Joubert said the myriad of forms and multi-step process to purchasing home can be confusing, time-consuming and draining.

"It's mystifying," she said. "I had no idea it entails so much."

Turnipseed said he believes the expo helped clarify the home-buying process and thanked the City of Perris for hosting it.

"It was very beneficial," he said.



Perris Housing Manager Sabrina Chavez talks to vendors at the Feb. 22 housing expo, which attracted more than 200 lenders, contractors, realtors and prospective buyers.

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