



## Perris News

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### Interest is High in First-Time Homebuyers Workshop

An overflow crowd attended the first meeting held in Perris to help first-time homebuyers learn the responsibilities that come with purchasing a house and some techniques to avoid unscrupulous lenders and predatory loans.

More than 60 people packed into a conference room at the Cesar Chavez Library on Saturday to attend a meeting co-sponsored by the City and the Fair Housing Council of Riverside County Inc.

The daylong session was geared to helping people who have pre-qualified for a home loan or those are considering purchasing a residence avoid the pitfalls that have befallen millions of buyers in recent years and contributed to the subprime housing crisis.

City Councilman Al Landers, a longtime Perris realtor, worked with City Manager Richard Belmudez, Redevelopment and Development Manager Michael McDermott and other City staff to bring the Homebuyer's Assistance Program to Perris.

He said the City is "progressive and aggressive" in its efforts to reduce the number of foreclosed homes in Perris. The City is offering assistance on down payments to home buyers and loans to developers to purchase foreclosed properties and rehabilitate them for resale.

"People are hurting right now," Landers said. "Without the assistance of the City and the homebuyers program, a lot of deserving people might not get the chance to own a home. Getting people into homes reduces blight, increases our tax base and improves the overall look and image of the City. We are interested in helping people and we want people to know that we want to help them."

Landers called the turnout "wonderful, fabulous and overwhelming."

Mayor Daryl Busch said the City has been quick to respond to the foreclosure situation, adding: "We've worked hard to get things in place and we believe our efforts will prove successful over time." Perris Associate City Planner Sabrina Chavez, Redevelopment Project Coordinator Sara Cortes-Diaz and Combination Inspector Luis Natera took part in the recent workshop, the first in a series of similar monthly programs scheduled for Perris.

"This response tells us that people are interested in Perris and interested in becoming homeowners in Perris," Chavez said. "We could not be more pleased with the turnout."

Chavez said that seven people have qualified for homes since the City began its homebuyers assistance program in January, a number she labeled "very good" in such a short time. A lender in Perris told Chavez he is being swamped by other residents interested in learning more about a City program that helps prospective buyers obtain a down payment.

"That makes us feel good," Chavez said.

Moderator Jesse Limon of the Fair Housing Council led the eight-hour workshop that included participants from all over Riverside County.

Limon walked the participants through the process of how to obtain a loan, advising them to work with a list of City approved lenders and not take on excessive debt to purchase the home. He told them to make a budget, to write down every expense no matter how small for a month to help them determine whether their income outpaces living expenses.

"Budgeting is the first step on the road to financial success," he said.

Buyers should also rely on their common sense regarding home prices, down payments and monthly mortgages, Limon said.

"If it sounds too good to be true, it probably is," he said.

Limon said the Fair Housing Council is conducting regular workshops for hopeful home buyers.

Attendance in Perris was as good as anywhere.

"It's a great thing to see during these times," Limon said. "The way to recover is to get people back into homes and to experience the pride of ownership."

Perris resident Sonia and Jose Gutierrez brought their 6-week old son, Isaac, to Saturday's workshop. "It's a great idea," Sonia Gutierrez said afterwards. "They had a lot of really good suggestions. We learned a lot."

Sonia Gutierrez works as a referral coordinator; her husband operates a forklift. The couple currently rents in Perris and loves the City. They would like to own here. They came to learn about the escrow process.

"We're nervous and excited," Sonia Gutierrez said. "We've waited a while for an opportunity to buy." Aaron Guydosh said he's pre-qualified to purchase a home and doesn't want to fall victim to predatory lending. He thanked Perris for sponsoring the workshop.

"I'm glad the City offered it," he said.

The next homebuyer's assistance program in Perris takes place April 4 from 9 a.m. to 5 p.m. at the Chavez Library, 163 East San Jacinto Avenue. For more information, call (951) 682-6581.



Associate Perris Planner Sabrina Chavez welcomes the crowd. Response to the City's Homebuyer's Assistance Program is brisk and growing, she said.



Jesse Limon from the Fair Housing Council of Riverside County Inc. addresses the crowd who came to Perris for an eight-hour workshop for first time homebuyers.



Sonia and Jose Gutierrez came to the workshop with their 6-week-old son, Isaac. The couple lives in Perris, loves the City and wants to purchase a home here.