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## City Residents Learn about Home Ownership

The residents and visitors to Perris came looking for the American Dream.

The City served held its annual "First Time Homebuyer's Workshop" and "Housing Expo" June 20th at the Bob Glass Gymnasium, where participants learned what it takes to obtain and keep a home.

Sara Cortes de Pavon, the City staff member who coordinated the workshop and expo, said the region's housing market is rebounding after the great recession and that new and returning buyers will benefit from the tips provided and strategies imparted.

"For many people, buying a home is part of the American Dream but it requires a lot of consideration and careful planning," she said. "The housing expo and homebuyer's workshop provides a lot of information about the support programs that enable people to get into a home of their own. It's a great feeling to help people achieve the American Dream."

Information about down-payment assistance, closing costs, monthly mortgage, insurance and home repairs were among topics discussed during the day-long events.



Perris residents Joseph Trani and Sabrina Lopez review material at the First Time Homebuyer's Workshop in Perris.

Celina Lopez, a senior community liaison at Neighborhood Housing Services of the Inland Empire, led the homebuyer's workshop. Some of the useful tips she provided included:

• Calculate mortgage payments, interest and insurance on net income, not gross earnings

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- Set aside money for annual maintenance
- Get a home inspection before purchase
- Don't use any accrued equity to fund the purchase of cars, vacations or other personal wants
- Never write a check directly to a realtor
- Above all, live within your means
- "It takes discipline and hard work to be a homeowner," Lopez said.

Participants who completed the eight-hour home-buying workshop received a certificate at day's end. Such a certificate is required to take part in many homebuyer assistance programs.



Celina Lopez led the workshop, providing information relevant to new homebuyers, including how to obtain a mortgage, budgeting to make house payments and the need to save for maintenance and repairs.

Perris couple Sabrina Lopez and Joseph Trani said they are hoping to begin the search for a home by year's end. They currently are living in a rented mobile home.

"We want to know what are options are and what is available," Lopez said. "I want to get that information from an expert. The workshop offers a lot of information. It's super-helpful."

Lopez said she likes living in Perris, pointing out that the City will open a Walmart Super Center later this year and in recent years has opened up sports and aquatics complexes.

"It makes me feel good about the City," she said,

Trani said the couple wants a residence "that's going to be ours."

## "We don't want to rent anymore," he said.

Workshop participants came from all over Southern California, like Patricia Sucro, who lives in Whittier. Sucro is living with relatives but would like to purchase her own residence. She said she would consider moving to Perris, which offers attractive pricing for first-time and repeat homebuyers. She was particularly impressed with the City's efforts to upgrade historic D Street.

She thanked the City for hosting the workshop.

"It provides a lot of very useful information," Sucro said.



Lisa Castilone, who works for a non-profit solar provider, displays panels that are being used to reduce utility bills in the City of Perris.

The housing expo featured the chance to meet real-estate agents, mortgage lenders and housing specialists and to learn about credit counseling, foreclosure prevention, home-improvement and new technology to reduce utility costs.

Lisa Castilone, outreach coordinator from the non-profit GRID Alternatives, displayed models of solar panels the group is installing on residences in Perris owned by low and moderate-income residents. The results can be dramatic—power bills reduced to a few dollars or even pennies. Volunteers trained to install panels are helping install solar systems on 20 residents in the City, she said.

The Perris City Council recently passed a resolution supporting the efforts of GRID Alternatives, Castilone said.



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