

## hoMEworks Class Schedule for 2012

### LANDLORD CLASSES

**Coastal Enterprises, Inc.** Fee \$35 per person  
 36 Water Street, Wiscasset  
 Peggy Grant PH: 207-882-5177 Email: [pjg@ceimaine.org](mailto:pjg@ceimaine.org)

[Register Online](#)

To be determined

### HOMEBUYER EDUCATION CLASSES

#### ***Androscoggin and Oxford Counties***

**Community Concepts, Inc.**  
 240 Bates Street, Lewiston  
 PH: 1-866-221-4383 Email [homequest@community-concepts.org](mailto:homequest@community-concepts.org)

<b>April 4, 11</b>	9:30 am – 3:00 pm	Community Concepts, 240 Bates Street, <b>Lewiston</b>
<b>June 6, 13</b>	9:30 am – 3:00 pm	Community Concepts, 240 Bates Street, <b>Lewiston</b>

#### ***Aroostook County***

**Aroostook County Action Program** Fee \$15  
 771 Main Street, Presque Isle  
 Jeff Heron PH: 207-764-3721 Email [jheron@acap-me.org](mailto:jheron@acap-me.org)

<b>April 23, 25, 30, May 2</b>	6:30 pm – 9:00 pm	ACAP, 771 Main Street, <b>Presque Isle</b>
<b>June 4, 6, 11, 13</b>	6:30 pm – 9:00 pm	ACAP, 771 Main Street, <b>Presque Isle</b>

#### ***Cumberland County***

**Coastal Enterprises, Inc.** Fee \$30 pp or \$50 per couple  
 36 Water Street, Wiscasset  
 Peggy Grant PH: 207-882-5177 Email: [pjg@ceimaine.org](mailto:pjg@ceimaine.org)

<b>March 12, 14, 19, 21</b>	6:00 pm – 8:30 pm	Money Management Intl (CCCS), 111 Wescott Road, <b>South Portland</b>
<b>April 7, 14</b>	9:00 am – 2:30 pm	Money Management Intl (CCCS), 111 Wescott Road, <b>South Portland</b>
<b>May 5, 12</b>	9:00 am – 2:30 pm	Money Management Intl (CCCS), 111 Wescott Road, <b>South Portland</b>

[Register Online](#)

#### ***Franklin County***

**Western Maine Community Action**  
 East Wilton Service Center, East Wilton  
 Diane Haley PH: 207-645-3764 Email: [dhaley@wmca.org](mailto:dhaley@wmca.org)

<b>March 10, 17</b>	8:00 am to 1:00 pm	WMCA, 20a Church Street, <b>East Wilton</b>
<b>May 12, 19</b>	8:00 am to 1:00 pm	WMCA, 20a Church Street, <b>East Wilton</b>

Click on the link to register online <http://www.surveymonkey.com/s/HomeBuyerEdRegistration>

---

## ***Kennebec & Somerset Counties***

### **KVCAP**

Fee \$30

97 Water Street, Waterville

Norma Morrissey PH: 207-859-1637 Email: [normam@kvcap.org](mailto:normam@kvcap.org)

**February 7, 9, 14, 16** 6:00 pm – 8:30 pm KVCAP Office, Drapeau Building, **Waterville**  
**April 14, 21** 9:00 am – 2:30 pm Skowhegan Savings Bank, 92 Main Street, **Fairfield**  
**June 12, 14, 19, 21** 6:00 pm – 8:30 pm KVCAP Office, Drapeau Building, **Waterville**

---

### **Coastal Enterprises, Inc.**

Fee \$30 pp or \$50 per couple

[Register Online](#)

36 Water Street, Wiscasset

Peggy Grant PH: 207-882-5177 Email: [pjg@ceimaine.org](mailto:pjg@ceimaine.org)

**April 2, 4, 9, 11** 6:00 pm – 8:30 pm Gardiner Area High School, **Gardiner**  
**May 14, 16, 21, 23** 6:00 pm – 8:30 pm Gardiner Area High School, **Gardiner**

---

## ***Mid-Coast/ Down East***

### **Coastal Enterprises, Inc.**

Fee \$30 pp or \$50 per couple

[Register Online](#)

36 Water Street, Wiscasset

Peggy Grant PH: 207-882-5177 Email: [pjg@ceimaine.org](mailto:pjg@ceimaine.org)

To be determined

### **Penquis Community Action Program**

Fee \$30

262 Harlow Street, Bangor

Rachel Davis PH: 207-974-2424 or 1-800-215-4942 ext 424 Email: [rdavis@penquis.org](mailto:rdavis@penquis.org)

**February 18, 25** 8:00 am – 3:30 pm Penquis CAP Office, 170 Pleasant Street, **Rockland**  
**March 31, April 7** 8:00 am – 3:30 pm Penquis CAP Office, 170 Pleasant Street, **Rockland**  
**April 28, May 5** 8:00 am – 3:30 pm Penquis CAP Office, 170 Pleasant Street, **Rockland**

---

### **Washington-Hancock Community Action Program**

Fee \$25 pp or \$40 per couple

2 Maple Street, Milbridge

Melynda Beal PH: 207-546-7544 ext. 3378 Email: [mbeal@whcacap.org](mailto:mbeal@whcacap.org)

**March 3, 10** 8:00 am – 3:30 pm WHCA Office, 248 Bucksport Road, **Ellsworth**  
**June 16, 23** 8:00 am – 3:30 pm WHCA Office, 248 Bucksport Road, **Ellsworth**

---

## ***Penobscot & Piscataquis Counties***

### **Penquis Community Action Program**

Fee \$30

262 Harlow Street, Bangor

Rachel Davis PH: 207-974-2424 or 1-800-215-4942 ext 424 Email: [rdavis@penquis.org](mailto:rdavis@penquis.org)

**Feb. 28, 29, Mar. 1, 2** 5:30 pm – 8:30 pm Penquis CAP Office, 262 Harlow Street, **Bangor**  
**March 17, 24** 8:00 am – 3:00 pm Penquis CAP Office, 262 Harlow Street, **Bangor**  
**April 16, 17, 18, 19** 5:30 pm – 8:30 pm Penquis CAP Office, 262 Harlow Street, **Bangor**

---

## ***York County***

### **York County Community Action Corporation**

Fee \$30 pp or \$50 per couple

6 Spruce Street, Sanford

Margaret Popp PH: 207-459-2961 or 1-800-965-5762 Email: [margaretp@yccac.org](mailto:margaretp@yccac.org)

**March 7, 14** 8:30 am – 3:00 pm YCCAC, 6 Spruce Street, **Sanford**  
**April 10, 11, 12** 5:30 pm – 8:45 pm YCCAC, 6 Spruce Street, **Sanford**  
**May 10, 17** 8:30 am – 3:00 pm YCCAC, 6 Spruce Street, **Sanford**

## eHomeAmerica Online Homebuyer Education Course

**EhomeAmerica  
Education**

[Register Online](#)

hoMEworks believes face-to-face learning offers the added benefit of interactive discussion with industry experts who can answer your unique questions and that attending a live home buyer education class should always be your first choice. If you are unable to attend an in-person class, hoMEworks has partnered with eHomeAmerica to offer a fee-based online home buyer education certification course.

**The eHomeAmerica online course takes 8 to 10 hours.** You may stop and start at any time. Short quizzes will verify your understanding of key information. There is a test at the end, which you will need to pass to receive a certificate of completion.

**Select a hoMEworks Educator when registering for the eHomeAmerica's Online Course.** Upon completion of the eHomeAmerica course, the Educator will contact you and provide information about local, state and federal homeownership programs before issuing the "Certificate of Home Buyer Education". The information will be delivered either in a 1-hour face-to-face session or 1-hour telephone session.

**The eHomeAmerica online course may not be acceptable for all loan programs.** Some loan programs require a "HUD-approved" or in-person classroom training. Be sure to contact the organization offering the loan program you're interested in to determine the specific homeownership education qualification requirements.

**Completion of a hoMEworks in-person class or eHomeAmerica online course is acceptable if you're applying for a MaineHousing mortgage with the Advantage option** If you're buying a house with your spouse or another person who will legally share the financial responsibility for making mortgage payments, then both of you must complete a class prior to loan closing. If completing the eHomeAmerica online course, each must obtain their own certificate.