



City of Union City **Affordable Home Buyer Program** **Homebuyer Education Workshops**

Last revised 11/18/19

If you are a first time homebuyer interested in purchasing a Below Market Rate (BMR) home through Union City's Affordable Home Buyer Program, it is highly recommended that you begin the process by attending a workshop on the home buying process. While the City does not offer these courses directly, many local organizations offer them and details are provided in the table below. Please contact the organizations directly for more information. If your application is approved, completion of a HUD-approved, 8-hour Homebuyer Education Workshop is required. The Homebuyer Education Workshop must be completed within the 6 months prior to close of escrow.

Organization Name	Website	Course Date	Course Time	Course Length	Phone	Email	Address	Agency ID	Notes
Asian Incorporated	www.asianinc.org	First Sunday of every month. Check website for future dates and times.	11 am - 5 pm	6 hrs (in Cantonese)	415-928-5910 x 135	hcheng@asianinc.org	1167 Mission St, 4th Fl San Francisco CA 94103	82197	
Balance Concord	https://www.balancepro.org	* Saturday * Tuesday & Wednesday	* Saturday - 9 am -3 pm * Tuesday & Wednesday - 5 pm -8 pm	two options: 6 hr (Saturday) 3 hr (Tuesday & Wednesday - Part 1 &2) once completed - need to schedule 1 on 1 appt. to get certificate	800-808-4327	infohouseducation@balancepro.org	1655 Grant St., Ste 1300 Concord, CA 94520	90242	
CCCS of San Francisco	www.balancepro.org	* Saturday * Tuesday & Wednesday	* Saturday - 9 am -3 pm * Tuesday & Wednesday - 5 pm -8 pm	two options: 6 hr (Saturday) 3 hr (Tuesday & Wednesday - Part 1 &2) once completed - need to schedule 1 on 1 appt. to get certificate	800-808-4327	info@houseducation.org	1390 Market St. Ste 200, San Francisco, CA 94102	80646	
City of Vacaville Department of Housing Services	https://www.ci.vacaville.ca.us/departments/housing/homebuyer-workshops	Check website for future dates and times	Contact organization	8 hrs	707-449-5675	thr@cityofvacaville.com	40 Eldridge Ave. Ste 2, Vacaville, CA 95688	80142	
Community Housing Development Corporation of North Richmond	www.chdcnr.com	Contact organization	Contact organization	Contact organization	510-412-9290		1535A Fred Jackson Way #A Richmond, CA 94801	83454	
Habitat for Humanity East Bay/Silicon Valley - Milpitas	www.habitatEBSV.org	Contact organization for future dates and times.	Contact organization	8 hrs	408-620-3411	homeowner@habitatEBSV.org	Location varies	90194	Register on eventbrite \$45. Discount of \$30 if income calculates 80% of the Area Median Income or below.
Habitat for Humanity East Bay/Silicon Valley - Milpitas	www.habitatEBSV.org	May 5th (in Fremont at Centreville Presbyterian Church) Contact organization for future dates and times.	(typically 1 per quarter) 9 am-5 pm	8 hrs	510-803-3371	homeowner@habitatEBSV.org	Location varies	80764	Register on eventbrite \$45. Discount of \$30 if income calculates 80% of the Area Median Income or below.
Money Management International - Oakland	www.moneymanagement.org	Contact organization for future dates and times.	Contact organization	Contact organization	866-232-9080	counselinginfo@moneymanagement.org	1901 Harrison St., Ste 1100, Oakland CA 94612	82654	Can be done online. Complete the course at your own pace here: https://www.moneymanagement.org/Credit-Counseling/Pre-Purchase-Housing-Counseling/Homebuyer-Education-
NACA (Neighborhood Assistance Corporation of America) Oakland, CA	www.naca.com	Check website for future dates and times.	Contact organization	Contact organization	425-602-6222		Location varies	84369	
Operation Hope, Inc - Oakland Branch	www.operationhope.org	Saturdays	Contact organization	Contact Organization	510-535-6700	mel.rogers@operationhope.org	3062 E 9th St Oakland, CA 94601	84856	
Project Sentinel	www.housing.org/events-1	Check website for future dates and times.	Contact organization	8 hrs	510-574-2270	fremont@housing.org	Location varies	82749	
Project Sentinel	www.housing.org/events-1	Check website for future dates and times.	Contact organization	8 hrs	408-842-7740	gilroy@housing.org	Location varies	81733	
Project Sentinel	www.housing.org/events-1	Check website for future dates and times.	Contact organization	8 hrs	408-470-3730	homeownershipinfo@housing.org	Location varies	81203	
Richmond Neighborhood Housing Services, Inco	www.richmondnhs.org	Check website for future dates and times.	Contact organization	7 hr class 1 hr one-on-one counseling session	510-237-6459 x 1605	nikkibeasley@eastbaynhs.org	12972 San Pablo Ave, Richmond CA 94805	80856	Also offers online course.

Organization Name	Website	Course Date	Course Time	Course Length	Phone	Email	Address	Agency ID	Notes
San Francisco Housing Development Corporation	www.sfhdc.org	1st & 3rd Saturday of the month	9:00 am-3:00 pm	6 hr class 2 hr one-on-one counseling session	415-822-1022		4439 3rd St., San Francisco, CA 94124	81472	
San Francisco LGBT Community Center	https://www.sfcenter.org/first-time-homebuyer-program/	Check website for future dates and times.	Contact organization	Register for and attend a total of 8 workshop hours * First-time homebuyer Orientation (2 hours) * The Nuts & Bolts of Homebuying (4 hours) * Choice of the following: Basics of Budgeting and Saving (2 hours) OR Managing Credit and Debt (2 hours) * Counseling appointment required after completion of eight workshop hours	415-865-5658	financialservices@sfcenter.org	1800 Market St., San Francisco, CA 94102	90143	
Visionary Home Builders of California	www.visionaryhomebuilders.org	Saturdays	8:30 am - 4:30 pm	8 hrs	209-461-2115	rdoran@visionaryhomebuilders.org	315 N San Joaquin St., Stockton, CA 95202	81614	