

STATE REPRESENTATIVE

# Dwight Evans

## 7th Annual Living the Dream Housing Conference & Credit Clinic

Imhotep Institute  
Charter High School  
6201 N. 21st Street  
Philadelphia, PA 19138

**Saturday, October 24, 2009**

*Sponsored by:*

State Representative  
**Dwight Evans**

7174 Ogontz Ave.  
Philadelphia, PA 19138  
(215) 549-0220  
[www.pahouse.com/Evans](http://www.pahouse.com/Evans)



*The Living Your Dream  
... Building Your Future  
Housing Conference  
is a free conference  
open to the public.*

# Agenda

**Saturday, October 24, 2009  
8 am – 2 pm**

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|---------------------|---|
| 8 am – 8:45 am      | Registration & Breakfast<br>Visit Exhibits/Resource<br>Center & Door Prizes   |
| 8:45 am – 9:10 am   | Welcome<br>Rep. Dwight Evans<br>& Others  |
| 9:15 am – 9:55 am   | General Session<br>“Stimulus Package:<br>What’s In It for Me?”  |
| 10 am – 10:15 am    | Visit Exhibits/Resource<br>Center   |
| 10:20 am – 11:10 am | Breakout Session<br><i>(all workshops running<br/>simultaneously)</i>   |
| 10:30 am – 12:30 pm | Youth Workshops<br>Home Repair Open House   |
| 11:15 am – 11:30 am | Visit Exhibits/Resource<br>Center   |
| 11:30 am – 1:30 pm  | <b>House Tour</b>   |
| 11:35 am – 12:25 pm | Breakout Session<br><i>(all workshops running<br/>simultaneously)</i>   |
| 12:30 pm – 12:55 pm | Visit Exhibits/Resource<br>Center   |
| 1 pm – 2 pm         | Lunch <i>(working session)</i><br>“Simple Steps to Greening<br>Your Home” (steps that<br>will be immediate & cost<br>effective) |

PLACE  
STAMP  
HERE

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# Workshops

## LIVING YOUR DREAM...

### Ready. . . Set. . .Go?

Are you financially ready to buy a home? Are you prepared to buy a home? Good credit/bad credit? See how credit affects your ability to purchase a home ... now that you've taken those first steps, what's next? How do you select a real estate agent? What should the relationship be between buyer/agent and the agent/seller? What are your options? Let's explore.

### How Much House Can You Afford?

An explanation of the mortgage process and how to realistically determine if your dream matches your pocketbook, and how choosing the right mortgage could be the most important part of the home buying process.

## ...BUILDING YOUR FUTURE

### Making Your Mortgage Affordable

An overview of the Obama mortgage modification and refinance options available to eligible residents with unaffordable loans (current or delinquent). Also, a candid discussion with tools, tips and available options to aid those who are delinquent, in danger of future delinquency, or who are facing foreclosure. We will highlight recently passed state and federal legislation aimed at relieving the distress of struggling homeowners and providing safeguards for them as well.

### Maintaining & Improving Your Investment

A discussion on how to select a contractor, maintain and improve your home and increase its value and marketability. Learn what modifications and changes are qualified under President Obama's stimulus package. Discover alternative methods to keep your number one investment thriving.

### Home Utilities: Getting the Most for Your Utility \$\$\$

"Why does my gas bill keep going up?" "How can I pay this big electric bill?" "I'm on a fixed income. Where can I get help to pay my utility bills?" ... if you've ever asked yourself any of these questions, join PGW, PECO and the Philadelphia Water Department as they discuss the many programs designed to address those very issues and what the stimulus package means to the utility consumer.

## House Tour

*So you've saved your money, been preapproved and decided the time is right for you to purchase a home. The Living the Dream conference wants to make this process easier by taking you directly to see neighborhoods and homes. Join us on a housing tour of West Oak Lane and see why it's one of the best places to live, work, and play. View homes revitalized under Philadelphia's Neighborhood Stabilization Program and qualify to win the "Living the Dream Award."*

## Home Repair Open House: DO IT YOURSELF!!!

"Repairs Any Homeowner Can Do With Just a Hammer, Nails, Wrench, Pliers, Screwdriver, and a Can of Paint." A hands-on workshop, including electrical, plumbing, painting, heating/air conditioning, weatherizing and carpentry. Expert instruction on performing your own minor home repairs.

## KidPOWER!

The first half of the workshop will be devoted to interactive activity offering young people, from the ages of 8-12, tools for financial goal setting, budgeting and strategies that will prepare them for a successful financial future; the second half of the workshop will feature a youth greening/energy conservation project.

## Show Me The Money: Tools For Teens

The first half of the workshop will be devoted to introducing young people, from the ages of 13-18, to the world of savings and credit cards; why and how to save and how and when to use credit cards; the importance of a good credit history; the second half of the workshop will feature a youth greening/energy conservation project.

The Living the Dream Housing Conference is a free conference open to the public. "Living Your Dream ... Building Your Future: An Interactive Housing Event" is this year's theme. The focus of the conference is not only to educate, but to engage. First time homebuyers will explore the continuing housing opportunities available to them, while struggling homeowners will be encouraged by the many innovative housing assistance programs through the federal stimulus package and other housing resources.

## Living the Dream Award

This is a first time homebuyer's award. Those participating in the "House Tour" who purchase a home within 9 months (by July 24, 2010) will be entered into a drawing for the "Living the Dream Award."

## Pre-registration

### Pre-registration is required

Please register by calling (215) 549-0220; by visiting the office of State Rep. Dwight Evans at 7174 Ogontz Avenue between 9 am and 5 pm; by mailing the attached form; or by e-mailing ifitzger@pahouse.net.

# Rep. Dwight Evans 7th Annual "Living the Dream" Housing Conference

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone number: \_\_\_\_\_  
E-mail: \_\_\_\_\_  
Show Me the Money: Tools for Teens  
Name: \_\_\_\_\_ Age: \_\_\_\_\_  
KidPOWER!  
Name: \_\_\_\_\_ Age: \_\_\_\_\_

Choose any two workshops.

Please register for "Show Me the Money" & "KidPOWER!" separately.

## LIVING YOUR DREAM

Ready . . . Set . . . Go  How Much House Can You Afford?

## BUILDING YOUR FUTURE

Making Your Mortgage Affordable  Home Utilities: Getting the Most for Your Utility \$\$\$  
 Maintaining & Improving Your Investment

## YOUTH WORKSHOPS:

Show Me the Money: Tools for Teens (ages 13-18)  
 KidPOWER! (ages 8-12)

HOME REPAIR OPEN HOUSE

HOUSE TOUR

Please complete this form and return it to my office.