






WHAT IS A COMPREHENSIVE SERVICE DELIVERY APPROACH?


Our entire team is committed to a comprehensive service delivery approach. That means that our clients are connected to all of the programs and services that they need!

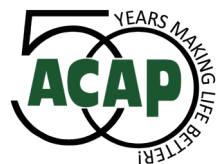
We offer more than 40 programs and services in the areas of:

 **Early Care and Education** is comprehensive and affordable high quality prenatal, infant, toddler and preschool education and child development programs.

 **Energy and Housing** keeps people warm and safe in their homes with a variety of programs that offer education or assistance in the areas of heating, energy efficiency, home purchase, repair and assistance for those facing foreclosure or eviction.

 **Prevention & Wellness** builds a stronger, healthier community by partnering with local and statewide organizations to offer prevention services that focus on nutrition, oral health, substance misuse, tobacco and obesity.

 **Workforce Development** provides resources to assist individuals and families reach their goals. Our team provides the supports and resources to help achieve economic stability and sustainability.



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Homebuyer education explains how the buying process works and will help you to choose the mortgage option that is best for you. You'll also learn about credit and debt management, budgeting, and more.

ACAP offers a live local Maine hoMEworks class for individuals interested in purchasing a home. Applicants who complete the class will be provided with a certificate to verify that they have satisfied the education requirement for mortgage programs.

The course provides step-by-step instruction on all aspects of the home buying process from application to closing, including:

- Determining how much home you can afford
- budgeting for homeownership expenses
- how credit affects home buying
- resources for down payment assistance
- mortgage financing options
- real estate contracts
- home inspections



For more information or to register for an upcoming class contact:

Theresa Dow
207-554-4148
tdow@acap-me.org

If you are unable to attend a local live class, hoMEworks also has partnered with eHome America to offer a fee-based online certification course.

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.

To register visit: <https://www.ehomeamerica.org/acap>