Aspiring home buyers in San Diego County will be the beneficiaries of a nationwide initiative to promote homeownership among lower-income and minority families.

Dubbed "Realizing the American Dream," the program brings together bankers, credit-counseling agencies and neighborhood nonprofits in communities across the nation in an effort to make homeownership possible for families who might otherwise be lifelong renters.

"Because of the three national partners, we've put together an educational package that lifts the national standard for home-buyer education," said John Leonard of the Neighborhood Reinvestment Corp., which oversees a network of locally based public-private partnerships dedicated to revitalizing communities and providing affordable housing.

"Many times, the education consists of a three-hour certificate program, but this will be a minimum eight- to 12-hour program, covering not only the pre-purchase part of buying a house but also the post-purchase part. We want them to stay there and become successful homeowners."

Locally, San Diego Neighborhood Housing Services is teaming up with the San Diego Home Loan Counseling Service to provide more extensive help and training to first-time buyers.

Although the counseling service already provides training for neophyte home buyers, this latest initiative will take the educational process one step further, said Dean Rohrbach, executive director of San Diego Neighborhood Housing Services, which currently focuses its community work in City Heights.

The plan is to develop by next spring a home-buyers club that will provide not only peer support but also the how-tos of saving for and purchasing a home.

"The club will provide extensive budget, credit and life-skills counseling, and it will show people how to take care of bad debt and put you on a savings plan," Rohrbach explained. "It will create a group of responsible, knowledgeable and financially stable home buyers.

"The home-buying process becomes so complex these days that consumers need to develop their skills."

For more information on the program, call Rohrbach at 282-1559.