

2024 PROGRAMS & SERVICES

COUNSELING

MORTGAGE DEFAULT RESOLUTION COUNSELING

HELP offers individual mortgage default resolution counseling to households at risk of losing their home. The goal is to assess each homeowner's ability to repay their mortgage and determine the best course of action. We work with homeowners and their lender/servicer to attempt to cure any delinquency and create a sustainable payment arrangement. If this cannot be accomplished, we assist the homeowner in their transition out of the property.

A counseling session includes:

- Review and sign authorization agreement and privacy policy
- Create hardship letter and budget
- Review of current income and available assets
- Determination of available retention options
- Submission of intake and financial package to lender
- Referral to additional services if necessary

Counseling Sessions in 2024 = 10



FINANCIAL CAPABILITY and PRE-PURCHASE COUNSELING

Financial Capability and Pre-purchase counseling sessions are offered for individuals who want a review and assessment of their credit rating and overall financial goals. Sessions are tailored to the individual household needs and may include such topics and actions as:

- Obtain and review copy of the credit report with scores
- Determine how scores can be improved
- Creation of budget and spending /savings plan
- Financial Planning
- Savings and investing ideas
- Homeownership Resources
- Learning about Power Payments
- Understanding Debt

Counseling Sessions in 2024 = 211



HOMEBUYER EDUCATION

The Home Buying seminar focuses on how real estate transactions work, qualifications for home financing, and the responsibilities of home ownership. Our online homeownership education course offered through eHome America will help participants determine whether they are ready to purchase a home, and offer information on managing money and credit. It also focuses on obtaining a mortgage, shopping for a home, and managing your home and finances after closing. In addition to the online option, we conducted a virtual workshop in both English and Spanish in partnership with Habitat for Humanity in June and August of 2024.

Virtual workshop participants in 2024 = 31

eHome America participants in 2024 = 113