

2019 PROGRAMS & SERVICES

COUNSELING

FORECLOSURE COUNSELING

HELP offers individual foreclosure prevention 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 2019 = 77

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 2019= 667



"I really appreciate the time you've taken to educate me and guide me to make such a big decision which is to buy my first home. Thank you so much for your support. People like you really know how to make difference in others lives." Lisa

HOMEBUYER EDUCATION

The Home Buying seminar focuses on how real estate transactions work, qualifications for home financing, and the responsibilities of home ownership. The workshop is broken into 2 4-hour sessions. Session One will help participants determine whether they are ready to purchase a home, and offer information on managing money and credit. Session Two focuses on obtaining a mortgage, shopping for a home, and managing your home and finances after closing. Certificates are required for most down payment/closing cost assistance, and are given immediately upon completion of the full 8 hours of education.

Workshop participants in 2019 = 376

eHome ONLINE EDUCATION

HELP started offering the eHome online education workshop in 2011. Prospective home buyers learn how to shop for a home, secure a mortgage loan and maintain their new home through a self-paced online format. The education is interactive, requiring the participant to complete activities along the way, and includes informative videos. The course is designed to take between 6 and 8 hours to complete. A certificate of completion is awarded upon completion of the course and final examination. Many down payment/closing cost assistance providers are now accepting online certification to fulfill their education requirements. All participants are encouraged to schedule an individual counseling session to discuss any credit or budgeting questions they may have prior to purchasing a home.

eHome participants in 2019 = 88