**Our Mission** is to promote family and individual self-sufficiency, as well as neighborhood stability, by eliminating educational, financial, and psychological/emotional barriers to successful home ownership through intermediate stages of responsible rental housing tenures, and by building community partnerships that create housing opportunities in coordination with other courses of social services.

**Fair Housing**
Affirmative Fair Housing outreach is always directed at those populations least likely to seek counseling services. In order to provide services, it is necessary to broaden the target areas or provide translation, and interpretative services in languages other than English in order to reach a great variety of racial and ethic minorities.

**Outreach**
This includes providing general information about housing opportunities and issues; conducting informational campaigns; advocating with lenders for non-traditional lending standards; and raising awareness about critical housing topics, such as predatory lending or Fair Housing issues.
HUD Approved Housing Counseling

Founded in 2002, the program strives to provide education and promote responsible homeownership. Through homeownership education and financial literacy our program promotes independence and stability.

We advocate for justice in social structures, fair and affordable housing, low and moderate income persons, the disabled, and seniors who are victims of predatory lending practices.

Services Provided
- One-on-one Housing Counseling
- Pre/Post Purchase Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Rental Counseling
- Homebuyer Education
- Fair Housing
- Financial Literacy
- Credit Repair
- Equity and Refinance Counseling
- Prevention of Homelessness
- Home Improvement and Rehabilitation Counseling

Education Components “Curriculums”

Are you ready to buy a home?
- Evaluating household needs
- Pros & Cons of renting vs. owning
- How much can you pay for a home?
- Delinquencies

Budgeting and Credit
- Financial Literacy
- Credit Worthiness
- Down Payment
- Creating a spending plan

Shopping for a home
- Who is involved in the buying process
- The sales contract

Getting a mortgage loan
- What is affordable?
- The mortgage application
- Understanding mortgage terminology
- Closing costs and evaluating escrows
- Fair Housing Education Predatory Lending

Credit
- What is credit?
- How credit works
- Knowing and understanding credit
- How to build credit
- How to re-establish credit
- Consolidations
- Credit Repair
- Understanding credit scores

Home Insurance
- Understanding Homeowners Insurance
- Deductibles
- How much coverage?
- Flood insurance (FEMA)
- Texas Windstorm Insurance

Getting to the closing table
- What to expect at closing
- Things to bring
- What is a mortgage note?
- What is a deed?
- Obtaining the keys to your home

Getting to know your home and your neighborhood

FEE SCHEDULE
Equity & Refinance Counseling $50
Homebuyer Fee $25 per person
Financial Ed. Fee $10 per person
Tri-Merge Credit Report $30/single
Tri-Merge Credit Report/$60/joint
Fees are Non-Refundable

Counties Served
Aransas, Bee, Brooks, Duval, Jim Wells, Kenedy, Kleberg, Live Oak, McMullen, Nueces, Refugio, and San Patricio

A program of the Crisis Assistance & Self-Sufficiency Services Department.