



Community Housing Resource Center  
103 E 29<sup>th</sup> Street • Vancouver, WA 98663  
(360) 690-4496 • FAX (360) 694-6665  
[www.homecen.org](http://www.homecen.org)

## **THE COMMUNITY HOUSING RESOURCE CENTER CORE PROGRAM SERVICES**

### **PRE-PURCHASE EDUCATION:**

- ***Get the Facts Orientation:*** The Center provides an outreach effort and a 90-minute educational workshop intended to dispel common misconceptions about buying and owning a home. The core element of the workshop is to create a non-threatening environment for community members to explore the possibility of homeownership, separate fact from fiction, remove perceived barriers to homeownership and open the doors of homeownership to families who might think it is impossible. This free workshop is held twice each month to prospective homebuyers and also outlines the steps to homeownership and the services provided by the Center. Prospective clients learn what they can and should expect during the process of making their first-home purchase and how the Community Housing Resource Center can assist them through the process of becoming a homeowner.
- ***Pre-purchase Assessment:*** This counseling session assesses the client's readiness to buy, their financial capacity and eligibility for first-time homebuyers programs including down-payment assistance programs (DAPs) targeted for low-income families. Credit Reports are pulled and financial profiles analyzed. If financial obstacles or barriers are identified, then a homebuyer action plan is created with recommendations to register for the financial education series, Finance Smart, or move to the Homebuyer Education Workshop (HB ED). This new approach to ascertaining the client's preparedness, streamlines the process while addressing the necessary information in a more efficient and thorough manner.
- ***Finance Smart*** is a 5 hour class to assist people in realizing their financial dreams by learning the financial skills necessary to maintain a family spending plan, how to use checking, debit and credit cards wisely, how to create a savings account, and how to establish and maintain good credit and become ready to apply for a loan and make informed financial decisions.
- ***Credit Repair/Debt Management/and Budget Counseling*** demonstrates to clients in a one-on-one setting how to establish a spending plan, understand their credit score, repair damaged credit, read credit reports, and how to work with credit agencies as well as how to establish a systematic payment plan and manage debt. Counseling is not limited to first-time homeowners. Renters and current homeowners may access this valuable service too.
- ***Homebuyer Education Workshops*** provide an overview of the home-buying process, from both the housing real estate professionals' and buyers' perspectives. It outlines the purchasing steps and requirements as well as a variety of other issues including the value of home inspections, variety of loan types, special public loan programs, and homeowners insurance. Upon completion, attendees receive a Certificate of Completion. This certificate is required by several loan programs available to low and moderate income first time homebuyers.
- ***HomeChoice Counseling*** offers a solution for people with disabilities who may need assistance for securing a down payment. The Community Housing Resource Center provides the required one-on-one counseling for

clients wishing to participate in 'HomeChoice', a statewide down-payment assistance program for people with documented disabilities.

- **Free tax preparation services** are offered at the Center from late January through April 15<sup>th</sup>. Center staff provides extensive community outreach activities to promote the Earned Income Tax Credit (EITC) for low wage earners. Locally many low wage workers fail to claim federal tax credits and lose many dollars that they are entitled to collect from the federal government. In partnership with United Way of the Columbia Willamette and the AARP Tax-Aide program, free tax preparation services are provided by appointment at the Center.

### **HOMEOWNER EDUCATION AND COUNSELING:**

The Community Housing Resource Center recognizes that to maintain successful homeownership, the education process must continue and counseling services need to be available to homeowners. The purpose of these services is to protect the investment of homeownership, which for most people is the largest and most valuable asset they will own.

- **City of Vancouver Rehab Loan Program** pairs qualified homeowners with financial assistance for basic home repairs up to \$25,000. Residents must have equity in their home to participate. The Community Housing Resource Center offers free counseling to determine program eligibility.
- **Reverse Mortgage Counseling** offers one-on-one counseling service administered by an AARP nationally certified staff member, who educates clients over age 62 about options available to allow them to continue living in their homes and receive income from their equity. Other resources or alternatives are explored and financial implications and potential tax consequences disclosed. Clients receive a certificate demonstrating counseling completion required by lenders for reverse mortgages.
- **Mortgage Delinquency and Loss Mitigation Counseling** is available to anyone behind in mortgage payments or who fears that potential due to their financial circumstances. The counselor assists the client in establishing a workable solution with their lender. A comprehensive approach is taken so the problem does not recur once the loan is reinstated. Alternatives to foreclosure are thoroughly explained, along with the long-term implications of foreclosure.

### **MARKETING AND COMMUNITY OUTREACH:**

In order to reach as many renters, first-time homebuyers, homeowners and seniors as possible, the Center continually seeks ways to inform the public about the Center and the importance of its services. Information is presented to community members at neighborhood and community events, non-profit organizations, churches, public agencies, local media outlets, and to private market housing professionals.

Call the Center at 360-690-4496 extension 101 to request a presentation to your group or check the Center's website at [www.homecen.org](http://www.homecen.org) for general information, a calendar of events and upcoming Homebuyer Orientations and various workshops.

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***Our mission is to provide quality education and counseling services to increase opportunities and access to community resources for people who strive to create financial security, housing stability or homeownership for themselves and their families, thereby creating a vital and stronger community.***