

# PRE-PURCHASE & RENTAL COUNSELING & WORKSHOPS



HUD Approved Non Profit Counseling Agency now offering Pre-Purchase & Rental counseling by Appointment. Our counseling services are an excellent resource for those interested in becoming a first-time homebuyer or interested in learning more about the home buying process or for those interested in searching for affordable housing and sustaining rental housing.

## Pre-Purchase Counseling

Confidential one-on-one counseling will assist buyers in:

- Evaluating readiness to purchase
- Addressing credit issues
- Developing a spending plan to pay down excessive debt
- Strategizing how to increase savings
- Developing an action plan to achieve homeownership
- Determining affordability based on income
- Identifying and applying for special programs to assist with home purchase
- Education on various aspects of homeownership

## Rental Counseling

Confidential one-on-one counseling will assist with:

- Financial assessment( spending plan, credit report, savings)
- Searching & applying for affordable housing
- Determining affordability based on income
- Referrals for Resources ( security deposit/ rental payments)
- Default payment counseling( late notices/unlawful Detainers)
- Referrals for Resources ( security deposit/rental payments)
- Credit Assessment: Access & Review credit report
- Assistance with disputing inaccuracies

**\*\*\*All counseling services are offered free of charge**

**Free Homeownership Education classes offered bi monthly call for schedule/reservation**

**Contact the Housing Counselor at 757-463-9516 or [ajarvis@vbcdc.org](mailto:ajarvis@vbcdc.org)**



*It is illegal to discriminate against any person because of Race, Color, Religion, Sex, Handicap, Familial Status or National Origin.*

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