



Who Is Eligible to Take this Class?

Families and/or individuals interested in purchasing a home

REGISTER TODAY!

For additional information or to schedule an appointment please call:

**(559) 445-8961
(559) 443-8418**

or email jrenna@hafresno.org



If you require a special accommodations please contact 445-8960 and speak with one of our representatives. If you require the use of an interpreter, please have an interpreter with you at the time you are calling in and/or if you would like to come in the office please bring an interpreter with you.

Local Housing Counseling Agency

Since 1995, The Housing Authority City of Fresno (HACF) certified Local Housing Counseling Agency (LHCA) by the U.S. Department of Housing and Urban Development (HUD) has offered interactive homeownership education workshops, one-on-one rental, pre/post-purchase, and foreclosure prevention counseling. The primary objectives of the LHCA are to improve financial literacy, expand homeownership opportunities, improve access to affordable housing and preserve homeownership.

Partner agency programs include:

- City of Fresno Homebuyer Assistance Program**
- Community Housing Partnership Program (City of Fresno RDA)**
- CURE**
- Family Self-Sufficiency**
- Fresno County DAP program**
- Habitat for Humanity**
- Section 8 Homeownership Voucher Program**

Testimonials

“The class was worth my time. It was fun, knowledgeable and interesting. I learned more than I ever knew about the process of buying a home. The instructors were nice and easy to talk to. I have already recommended this class to a few people.”

- Donna Rodriguez

“I didn’t know what to expect from this class. I found it to be very informative. I was very pleased with the way the material was presented to us and the patience of the instructors.”

- Nancy Thompson



Discover the key to owning a home



**Housing Authority City of Fresno
Local Housing Counseling Agency**

HEC Registration

Name _____
Address _____
City _____
State _____ Zip _____
Phone _____ (home)
_____ (work)

Optional:

Ethnicity _____ Marital Status _____
Family Size _____ Language _____
Yearly Gross Income _____

Yes, I would like to participate in the HEC program. Included is a payment of :

- 16-Hour Course - \$150
 4-Hour Course - \$75

make check or money order payable to:
Fresno Housing Authority - HEC

Class Preference:

Starting Date _____

Check our website for tentative class schedules
www.hafresno.org

Please fill in the form and return with
payment to:

HACF Housing Counseling Agency
Attn: Judith Renna
1331 Fulton Mall
Fresno, CA 93721

Homeownership Education & Counseling

Homeownership is a dream of many families. To many people, however, the journey to homeownership can appear to be mysterious and intimidating.

Let us assist you through this journey, and help you to **“Discover the key to owning an home.”** We provide free one-on-one counseling and offer home buyer classes to help you understand and learn the home buying process. The course is offered on Saturdays from 8:30am to 5:00pm

What You Will Learn:

The class will cover the entire process of becoming a home owner, from beginning to end. The following topics will be covered by professionals in the real estate industry.

- Getting Started
- Real Estate Transactions
- Credit - defining credit & credit repair
- Budgeting
- Financial Assistance Programs
- Lenders & Mortgages
- Home Insurance
- Escrow & Titles
- Property Inspection
- Home Repair & Maintenance
- Energy Star
- Fair Lending/ FHA Mortgage Loan



MORE BENEFITS TO YOU!

Certificate of Completion from the HEC class is used to qualify eligible families for 1st-time homebuyer programs including downpayment assistance programs such as: IDEA/WISH, City/County DAP, etc.

What We Offer:

Free Counseling & Support

FREE one-on-one counseling and unlimited housing/credit pre-purchase and post-purchase counseling by experienced HUD certified professional housing counselors to assist in becoming sustainable homeowners.

Credit Report & Credit Counseling

Receive free credit reports from the 3 credit reporting agencies with current FICO score. Credit counseling available to assist with credit repair.

Referrals

Referrals to mortgage providers, real estate agents/realtors and other alternative housing programs.

For further information and to find the current schedule of classes, check our website:

www.hafresno.org

click on **Announcements** & look for **HEC Classes**