

# Housing Counseling Services



## Rental

- Tenant/Owner Responsibilities
- Fair Housing Education

## Pre-Purchase

- Credit Education/Repair
- Budgeting
- Mortgage/Real Estate Education
- Down payment Assistance Programs
- Fair Lending/FHA Mortgage Loan
- Energy Star

## Post-Purchase

- Mortgage Delinquency Prevention
- Refinancing Options
- Foreclosure Prevention
- Loss Mitigation

## Predatory Lending - Counseling Sessions and education targeted for:

- Renters
- 1st-Time Homebuyers
- Homeowners

### Services offered in:



**English**  
**Spanish**  
**Hmong**



## Housing Authority of the City of Fresno (HUD Certified) Housing Counseling Agency

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**Housing Authority  
of the City of Fresno  
(HUD Certified)  
Housing Counseling Agency**



## What is the Local Housing Counseling Agency?

The Housing Authority City of Fresno (HACF) is a certified Housing Counseling Agency by the U.S. Department of Housing and Urban Development (HUD). The HACF Housing Counseling Agency provides rental, pre and post-purchase/foreclosure/loss mitigation 1:1 and group education workshops including an interactive homeownership education 16-hour class. The 1:1 housing counseling services are provided to the public at no cost.



**FREE and unlimited one-on-one counseling sessions.**

## Rental Counseling



The HACF Housing Counseling Agency provides a wide range of rental counseling services which include; rent payment, security deposit, lease agreement, eviction and budgeting. Tenant Education workshops are also offered which cover topics such as: tenant rights, landlord responsibilities and housing quality standards.

## Pre-Purchase Counseling



One-on-one pre-purchase counseling and education is designed to prepare families to meeting the responsibilities as a homeowner. Intense counseling provides insight to the overall financing and home buying process, while encouraging financial planning and money management for sustainability. 1:1 counseling services are specifically tailored to the particular needs of each homebuyer.

## Homeownership Education and Counseling (HEC) Certification

The HEC class offers pre-purchase education through interactive group sessions. Future homebuyers learn from qualified professionals in the real estate and lending industry the entire process of becoming a homeowner. Certification 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.

## Post-Purchase Counseling

Post-purchase counseling services assist current homeowners to retain their homes, and avoid mortgage delinquency/foreclosure. Additional post-purchase education topics include: Predatory Lending, refinancing and/or repayment options.



By limiting delinquency and foreclosure, the HACF Housing Counseling Agency contribute to the growth and stability of our community.

## Predatory Lending

Predatory Lending Education is offered through 1:1 counseling as well as group sessions.

Increased predatory lending awareness creates economic empowerment and decreases victimization. While Predatory lenders rely on lack of knowledge, the HACF Housing Counseling Agency assists families in identifying and avoiding unfair lending practices.

