

## PROGRAMS AND SERVICES

### ➤ **Budget and credit counseling**

- **Homebuyers Club** – A monthly meeting of individuals who are working on budget and/or credit issues and hopes to purchase a home in the future.
- **Homebuyer Education Classes** – Covers credit and budget basics, calculating your affordability, shopping for a home, the mortgages loan process and protecting your investment.
- **Pre and post purchase counseling** – provides information, guidance and assistance for the first time homebuyer from pre-qualifying to what to expect after you sign the closing papers.
- **Leadership development** – CHS and Neighborhood representatives attend workshops that are planned by Neighborhood Reinvestment Corporation and held every two years.
- **Minor home repair and maintenance workshops**
- **Tool lending library** - CHS members can borrow tools for minor home repair and lawn work. (Apply for membership at a CHS Office)
- **Loan programs** – First mortgages for purchase, purchase with rehab, refinance with home rehabilitation. Second mortgages for down payment/closing cost and home improvement. (Recorded as liens against the property and loan payments are required)
- **Loan processing and pre-underwriting services** – Prepares the applicant's loan file for a decision on whether the loan file complies with stated loan requirements.
- **Neighborhood clean ups** – Organized by the neighborhoods with CHS assistance.
- **Model block projects** – Homes in a designated block are painted, landscaped and/or minor repaired.
- **Acquisition, rehab, and sale program** – CHS buys homes, repairs the home to meet health and safety standards and sells them to first time homebuyers meeting the income requirements. (Borrower cannot have owned a home within the last 3 years).
- **Construction** - Property assessment, cost estimation, specification writing, document preparation, contractor bidding, project monitoring and payouts.

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