



Community Action Agency
is here for you with

Housing Counseling Services



At Community Action Agency, we want to help people reach their full potential. We do this by providing programs and services that assist people with housing and financial education. Our Housing Counseling Services offer a variety of workshops and individual counseling services to support **your Financial Empowerment!**

Our Workshops



Financial Workshops - offered as a series or individual session. These workshops cover topics such as budgeting, developing a spending plan, finding money to save, debt reduction, predatory lending, identity theft protection, how to be insurance savvy, banking basics, investing in your future, fair housing and fair lending, understanding credit, and increasing your credit score.



Homebuyer Education - We discuss the decision to purchase a home including the pros and cons of homeownership. Topics include pre-approval process, mortgage products including FHA, closing process including all disclosures, determining affordability of a home, down payment assistance, lenders role, realtors' role, searching for a home, the home inspection process, shopping for hazard insurance, understanding credit, household budgeting, predatory lending, how to maintain your property, and foreclosure prevention.



Rental Housing Workshop - provides education for families and individuals unable to afford the cost of ownership or whose life circumstances simply make renting a better option. This class covers rental and rent subsidy programs. Attendees will learn the fair housing laws and rights related to service animals. We discuss reasonable accommodations and modifications for persons with disabilities. This workshop covers how to read a lease and what the terms in the lease mean. Housekeeping and maintenance tips are included as well as how to budget to ensure all your bills are paid including your rent. We discuss responsibilities of the tenant and the landlord. We will also discuss on what to do if you are late on your rent and resources available in the community and avoid an eviction.



Predatory Lending - This workshop provides education for families and individuals on how to avoid predatory lending. The workshop will discuss awareness of rights and responsibilities associated with lending. The workshop also covers what to look for to avoid predatory lenders when it comes to car, credit card and personal loans.

Community Action Agency Housing Counseling Services, cont.

One-on-One Counseling



Financial Counseling - The counselor does a financial analysis with you to review and verify your budget, discuss ways to cut expenses and develop budget that you can afford. A credit report is also reviewed. We discuss ways to increase your credit score and how to negotiate with creditors.



Rental Counseling - Rental counseling provides education for families and individuals unable to afford the cost of ownership or whose life circumstances simply make renting a better option. Everyone enrolled in the program will have proactive knowledge of understanding the terms of a lease agreement, how to calculate rent affordability and use of budgeting tools. We discuss tenant and landlord responsibilities. We discuss homeownership opportunities if interested. An action plan is developed for each client so they can work toward making informed and reasonable decisions to achieve their housing goal.



Getting Ahead in a Just-Gettin'-By World - The Getting Ahead (GA) program is designed to help individuals in poverty build their resources for a more prosperous life for themselves, their families and their communities. GA teaches people who are living in poverty or unstable situations how to build their resources for a better life and economic stability. ***This is a 12-to-14-week commitment, and a \$300 stipend is paid to those who successfully graduate.***



Family Self Sufficiency Program - The Family Self Sufficiency Program aims to help low-income families receiving housing assistance to achieve economic independence by providing access to employment training, education, financial counseling, and other support services, while simultaneously building savings in an escrow account as their income increases.

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 CommunityActionAgency

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**Community
Action Agency**

Promoting Self-Sufficiency since 1965

Community Action Agency is an equal opportunity provider and employer.