

# Homeownership Centers

## Program Fact Sheet

<p><b>Program Overview</b></p>	<p>Oregon Housing and Community Services partners with Homeownership Centers throughout the state to provide counseling and education to their communities. All Homeownership Centers provide; homebuyer counseling and education, financial literacy counseling and education and default and post-purchase counseling.</p>
<p><b>Program Description</b></p>	<p>Oregon’s Homeownership Centers have housing counselors that are knowledgeable, dedicated experienced professionals. They are certified in the homebuying process and specialize in helping families with the homebuying process. If you aren’t sure you are ready to buy a home, a housing counselor can help with your current budget or navigate through credit issues to become mortgage ready. Counselors can also give you the tools to plan for now and the future to maintain your home. Counselors can assist in your time of need when dealing with a financial crisis and are certified in helping homeowners through the foreclosure process to assist in home retention.</p>
<p><b>Eligibility Requirements</b></p>	<p>Counseling and education services are provided to low to moderate income households throughout the state.</p>
<p><b>Services Provided May Include:</b></p>	<ul style="list-style-type: none"> <li>• Homebuyer Education</li> <li>• Financial Literacy Education</li> <li>• Homebuyer one on one Counseling</li> <li>• Financial Literacy one on one Counseling</li> <li>• Default and Foreclosure one on one Counseling</li> <li>• Post-purchase one on one Counseling</li> </ul>
<p><b>Program Funding</b></p>	<p>OHCS partnering Homeownership Centers as supported with funds from the Home Ownership Assistance Program (HOAP) funding. HOAP is funded from the document recording fees submitted to the State from the counties they were collected from.</p>
<p><b>For More Information, Please Contact:</b></p>	<p>For additional information for counseling and educations services, please visit our website: <a href="#">Talk with a Housing Counselor</a></p> <p>Phone: (503)986-2000</p>