



22 Keith Avenue, Suite 100  
 Barre, Vermont 05641  
 Downstreet.org • (802) 476-4493

**Homeownership Center Fee Schedule:**

Services we offer	Description	Cost
eHome America Online Home Buyer Education	eHome America is an online HUD homebuyer education course. This course will walk the client through the homebuying process, then a housing counselor will advise the client as they work with through the purchase process. The course also walks the client through what affordability means with home purchase. Lastly, once the client has completed the course, then a housing counselor will schedule a follow up counseling meeting to review questions about the course and next steps in the clients home purchase journey. The client will also receive a HUD approved Certificate of Completion.	\$99 Includes: 1 Online HBE Course, 1 Follow up Counseling Meeting & Homebuyer Education Certificate of Completion.
Purchase Ready	This program includes an introduction to; 1. Mortgage Loans- different types of loans, financial assistance programs and mortgage terminology, 2. Home purchase flow and purchase documents, and 3. Shopping for a home and tips for maintaining a safe and healthy home. The workshop is supported with two follow up counseling meetings to review the clients progress in their purchase process and address obstacles in reaching home purchase goals.	\$99 Includes: 1 Purchase Ready Workshop 1 Homebuyer Education Certificate 1 Soft Credit Pull & 2 Counseling Meetings Create Action Plan
Credit Counseling Program	This program includes review of participant budgets, credit reports, and an action plan for how to move towards their goal(s) based on the information gathered in an initial financial analysis. The client receives education on steps to improve their credit score, create a sustainable budget, and what changes might be needed for them to reach their goals.	No Cost to Participants 2 Counseling Meetings 2 Soft Credit Pulls/Reviews Create Action Plan
Foreclosure Counseling	This program helps current homeowners that are delinquent or in imminent danger of defaulting on their home mortgage. The foreclosure counselor will review an initial financial analysis, create an emergency budget, review credit score, review options for loss mitigation, and create an action plan with the client that includes next steps to achieving their housing goal.	No Cost to Participants 3 Counseling Meetings 1 Soft credit Pull/Review Create Emergency Budget Complete Loss Mitigation Packet with Loan Servicer Create Action Plan
Credit Report Fee	When working with clients have the need for additional credit report pulls beyond what the above services include, DHCD will pass along the additional credit report fees charged to our agency.	\$16.00 / Single Report \$32.00 / Dual Report