

# 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 homeownership centers’ housing counselors are knowledgeable, dedicated, and experienced professionals who are certified and specialize in helping with the homebuying process. If you aren’t financially ready to buy a home, a housing counselor can help with your current budget or navigate through credit issues to become mortgage ready. If you are an existing homeowner and are concerned about losing your home due to a financial crisis, counselors are certified in helping homeowners through the foreclosure process to help you keep your home. Counselors also can give you tools to maintain your home both now and for the future.</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</li> <li>• 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 are supported with funds from the Home Ownership Assistance Program (HOAP). HOAP is funded by the document recording fees submitted to the state from the counties in which they were collected.</p>
<p><b>Contact</b></p>	<p>For more information about counseling and education services, please visit OHCS’ <a href="#">Talk with a Housing Counselor webpage</a> or call 503-986-2000.</p>