



# HOUSING COUNSELING FEE SCHEDULE

NeighborWorks®  
HomeOwnership Center

Service	Description	Cost
<b>Pre-Purchase Services</b>		
<b>Homebuyer Education Workshops</b>	These workshops provide you with information to help you understand the purchase process. HRI staff and local real estate professionals share step-by-step techniques and knowledge that you need to know before you consider buying. Upon completion of the workshop, a one-on-one appointment must be scheduled. There we can help you create your homeownership plan.	\$50/ Person Racine or Kenosha Workshops (Eff. Jan 2016) <sup>1</sup> \$50/ Person for all other residents (Eff. May 2016) <sup>1</sup> No cost for City of Milwaukee Residents <sup>2</sup>
<b>Online Education (eHome America)</b>	Although eHome provides comprehensive education, you should be sure to check you're your lender to ensure that face-to-face education is not a requirement of your loan product or down payment assistance source.	\$100 / Person <sup>3</sup>
<b>Down Payment Plus (DPP) or Affordable Housing Program (AHP) or HOME Consortium Down Payment Assistance</b>	Various types of down payment assistance for several counties can be accessed through our organization. These funds automatically set aside funds for the counseling organization that provided you service.	\$650-\$700/ Buyer
<b>Financial Fitness Education (Racine Only)</b>	Money management classes are provided to IDA participants as required by the program.	No cost
<b>Credit Report</b>	In order to analyze your credit and help you work towards homeownership, we need to pull credit reports from all three credit repositories.	Individual: Single - \$7, Two - \$16 or Three - \$25 Joint: Single - \$14, Two - \$33 or Three - \$51
<b>Post Purchase Services</b>		
<b>Post Purchase Education (I Bought a House! Now, What?)</b>	This workshop is designed to help homeowners understand the responsibilities of homeownership including the importance of property insurance/replacement coverage, effective money management skills, credit management, home maintenance (and seasonal), and "do-it-yourself" projects.	\$25/per household (Racine) <sup>1</sup> (2 person maximum) No cost for Milwaukee buyers or buyers who received AHP funds through HRI. <sup>2</sup>
<b>Foreclosure Prevention Counseling</b>	Homeowners who are mortgage delinquent or facing default can receive one-on-one assistance in resolving these issues.	No cost
<b>Tool Loan Membership</b>	For a nominal annual membership fee, you can borrow from a variety of hand and power tools that we stock at the Tool Loan Center to complete home repair, routine maintenance or improvement projects on your home.	\$20/ Senior Homeowner \$25/ Homeowner
<b>Reverse Mortgage Counseling</b>	This one-on-one counseling can help seniors understand reverse mortgages including the benefits and drawbacks.	\$125

<sup>1</sup> Workshop/ education cost must be paid prior to or at the beginning of the workshop with credit or debit card or money order.

<sup>2</sup> City of Milwaukee homebuyers and homeowners education **workshop** costs are paid through other funding sources, **when taken in Milwaukee**.

<sup>3</sup> Online education fee paid will be deducted from AHP or DPP fees

Fees paid are non-refundable if the buyer misses the workshop or one-on-one counseling. Reasonable requests to reschedule will be considered.

Fees are subject to change without notice.