



HOUSING COUNSELING FEE SCHEDULE

NeighborWorks®
HomeOwnership Center

Service	Description	Cost
Pre-Purchase Services		
Homebuyer Education Workshops	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) ¹ \$10 workshop reschedule fee \$50/ Person for all other residents (Eff. May 2016) ¹ No cost for City of Milwaukee Residents ²
Online Education (eHome America)	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 ³
Down Payment Plus (DPP) or Affordable Housing Program (AHP) or HOME Consortium Down Payment Assistance	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.	Up to \$500 or \$650/ Buyer
Financial Fitness Education (Racine Only)	Money management classes are provided to IDA participants as required by the program.	No cost
Credit Report	In order to analyze your credit and help you work towards homeownership, we need to pull credit reports from all three credit repositories.	Individual Tri-merged: \$20.36 Joint: Tri-merged: \$40.72
Post Purchase Services		
Post Purchase Education (I Bought a House! Now, What?)	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) ¹ (2 person maximum) No cost for Milwaukee buyers or buyers who received AHP funds through HRI. ²
Foreclosure Prevention Counseling	Homeowners who are mortgage delinquent or facing default can receive one-on-one assistance in resolving these issues.	No cost
Tool Loan Membership	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 - \$25 Homeowner \$40 Nonprofit Organization Deposit of \$50 for high end tools with a \$20 rental fee \$5.00/day late fee
Reverse Mortgage Counseling	This one-on-one counseling can help seniors understand reverse mortgages including the benefits and drawbacks.	\$125

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

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

³ 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.