



## Center for HomeOwnership

8064 North Point Blvd; Suite 200

Winston-Salem, NC 27106

Office: 336-773-0286

Fax: 336-773-1235

<http://www.centerforhomeownership.org>

The *Center for Homeownership* is dedicated to helping families achieve the “American Dream” of home ownership. Through a combination of local, state, and national partnerships, the center can provide families a single source to learn about the home buying process, resolve problems that prevent home ownership, and find the right mortgage opportunities for their particular needs.

It’s an exciting time, but buying a home can be a confusing process. That is the reason the *Center for Homeownership* was formed. At the *Center for Homeownership*, any potential homebuyer can receive information about the aspects of the home buying process. The Center is a **one-stop resource center** where information can be obtained regarding every step of the process – from preparing for homeownership, credit analysis, searching for the home, to the types of loan products available, resources for down payment assistance to the loan closing and to post-purchase assistance.

The *Center for Homeownership* is dedicated to helping families turn the American dream of homeownership into reality.

The Center for Homeownership offers:

- Pre-Purchase Analysis
- Homebuyer Education Workshops
- Home Maintenance Workshop
- Information on Down Payment Assistance
- Credit Report Review and Analysis
- Credit rebuilding
- Budgeting Assistance
- Seminars and workshops
- Resource Center
- Post-Purchase Counseling

### **CENTER FOR HOMEOWNERSHIP FEE SCHEDULE-Effective MARCH 1, 2012**

#### **Winston Salem/Forsyth County Clients:**

- Homebuyer Education Workshop-----**\$25.00**-Covers cost of materials
- Pre-Purchase Counseling-----**\$25.00**-One time fee- will include follow-up appointments
- Tri-Merge Credit Reports-----**\$25.00**
- Home Buyer Education Manuals –“Keys to Homeownership”-----**\$10.00**

#### **Outside of Forsyth County:**

- Homebuyer Education Workshop-----**\$50.00**
- Pre-Purchase Counseling-----**\$50.00**
- Tri-Merge Credit Report-----**\$25.00**
- Homebuyer Education Manual –“Keys to Homeownership”--**\$10.00**

*PAYMENTS ACCEPTED: CHECK, MONEY ORDER, or CREDIT/DEBIT CARD*

## Get the Facts

The Center for Homeownership is a program of Financial Pathways of the Piedmont formally known as Consumer Credit Counseling Service of Forsyth County, Inc.

The Center for Homeownership opened April 1, 2002.

The Center for Home Ownership does not have any eligibility criteria for someone to receive services. We provide services to all segments of our community and anyone who resides, works or relocates to Winston-Salem/Forsyth County.

The Center for Home Ownership works with clients from the point of preparing for homeownership to post purchase.

The Center for Homeownership is not the lead agency in the New Century Individual Development Account (IDA) however; the Center provides the initial credit counseling and homebuyer education for the program.

The Center for Home Ownership does not offer any direct down payment assistance programs, we work with local partners that provide down payment assistance to match the individual and families financial capabilities with the appropriate product or programs.

## Program Impact –The Results of Our Services

- Since opening in April 2002 the Center has served over **6,326** clients
- **3,531** Clients Have Received Homebuyer Education
- **3,759** Clients Have Received Pre-purchase Counseling
- **1,215** Clients have Purchased Homes in Winston-Salem/Forsyth County with a less than 2% foreclosure rate.
- **365** Clients Have Attended a Home Maintenance Workshop
- *Generating Approximately - \$139,725,000.00* in total wealth in a ten year period
- Generating **\$1,822,500.00** in tax revenue on an annual basis.
- Last fiscal year **50** clients purchased homes
- Over 325 Lenders and Real Estate Agents have been educated on affordable housing opportunities.
- The Center for Homeownership is the 2011 recipient of the HOPE (Homeownership Participation for Everyone) Award presented by the National Association of REALTORS®.

