



Housing Counseling Program

Catholic Community Services, Inc.
1416 Cumming Avenue
Superior, WI 54880
Tel: 715-394-6617
Toll Free: 1-888-831-8446
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HOUSING COUNSELING
And
HOME
OWNERSHIP
EDUCATION
For Everyone



REALIZING THE
AMERICAN DREAM
www.ccbsuperior.org
scarlson@ccbsuperior.org
1-888-831-8446

Home Ownership Education Schedule

Pre-registration is required: call 1-888-831-8446 or (715) 394-6617.

With the exception of Home Ownership Education, there are no fees charged for any service provided by the Housing Counseling Program of Catholic Community Services Inc.

There is a \$225 fee for Home Ownership Education which may be credited at loan closing or may be considered part of the borrower's out of pocket contribution. The Down Payment Plus Program pays an additional \$375 at loan closing out of the grant assistance proceeds to the organization providing home ownership education services. Payment arrangements can be made.

USDA Rural Development (Spooner office) borrowers accessing RD Direct Loans are charged \$50 for Home Ownership Education classes. Payment arrangements can be made.

USDA Rural Development borrowers accessing RD Guaranteed Loans through a conventional lender are charged \$225. Payment arrangements can be made.

The Home Ownership Education Fee includes all course instruction, materials, follow up, and the Manual, "Realizing the American Dream," 4th Edition, published by the NeighborWorks Center for Home Ownership Education and Counseling.

No client will be refused participation in Home Ownership Education based on inability to pay this fee. To request a waiver, contact your Housing Counselor.

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| Monday | Dec 5 | 4:30 – 7:30 | Superior - (Part 1 of 2) Cath. Charities-1416 Cumming |
| Thursday | Dec 8 | 9:30 – 4:30 | Ashland - County Courthouse (2nd floor-204) |
| Tuesday | Dec 13 | 9:30 – 4:30 | Siren - Burnett City Government Building room 162 |
| Friday | Dec 16 | 9:30 – 4:30 | Rice Lake - Public Library (lower level)* |
| Monday | Dec 19 | 4:30 – 7:30 | Superior (Part 2 of 2) CCB 1416 Cumming |

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|----------|--------|-------------|---|
| Tuesday | Jan 10 | 9:30 – 4:30 | Ashland - County Courthouse (2nd floor-204) |
| Saturday | Jan 14 | 9:30 – 4:30 | Rice Lake - Public Library (lower level) |
| Monday | Jan 16 | 4:30 – 7:30 | Superior - (Part 1 of 2) Cath. Charities-1416 Cumming |
| Friday | Jan 20 | 10:15–5:00 | Ladysmith - Rusk County Library-418 Corbett Ave |
| Monday | Jan 23 | 4:30 – 7:30 | Superior - (Part 2 of 2) Cath. Charities-1416 Cumming |

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|----------|--------|-------------|---|
| Monday | Feb 6 | 4:30 – 7:30 | Superior - (Part 1 of 2) Cath. Charities-1416 Cumming |
| Tuesday | Feb 14 | 9:30 – 4:30 | Ashland - County Courthouse (2nd floor-204) |
| Saturday | Feb 18 | 9:30 – 4:30 | Rice Lake - Public Library (lower level) |
| Monday | Feb 20 | 4:30 – 7:30 | Superior - (Part 2 of 2) Cath. Charities-1416 Cumming |
| Friday | Feb 24 | 9:30 – 4:30 | Siren - Burnett City Government Building room 162 |

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| Thursday | Mar 8 | 10:15 -5:00 | Hayward - Sherman & Ruth Weiss Library |
| Tuesday | Mar 13 | 4:30 – 7:30 | Superior - (Part 1 of 2) Cath. Charities-1416 Cumming |
| Wed. | Mar 14 | 9:30 – 4:30 | Ashland - County Courthouse (2nd floor-204) |
| Saturday | Mar 17 | 9:30 – 4:30 | Rice Lake - Public Library (lower level) |
| Tuesday | Mar 20 | 4:30 – 7:30 | Superior - (Part 2 of 2) Cath. Charities-1416 Cumming |

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| Tuesday | Apr 10 | 4:30 – 7:30 | Superior - (Part 1 of 2) Cath. Charities-1416 Cumming |
| Thursday | Apr 12 | 9:30 – 4:30 | Ashland - County Courthouse (2nd floor-204) |
| Tuesday | Apr 17 | 4:30 – 7:30 | Superior - (Part 2 of 2) Cath. Charities-1416 Cumming |
| Saturday | Apr 21 | 9:30 – 4:30 | Rice Lake - Public Library (lower level) |
| Tuesday | Apr 24 | 9:30 – 4:30 | Siren - Burnett City Government Building room 162 |

Services:

The Housing Counseling Program is HUD-Approved and provides the following confidential and comprehensive services to persons residing in the 16 northwestern Wisconsin counties:

Home Ownership Education - Please see fee schedule on previous page - Educational sessions designed to answer questions regarding how to begin the home purchase process all the way to closing the loan

Foreclosure Intervention - Free Service

Help individuals decide on options available to them in order for them to stay in their home. Act as mediators between homeowners and mortgage lenders. HCP does not provide direct financial assistance.

Pre-Purchase and Post-Purchase Counseling-Free Service

Preparing home buyers before and after the purchase of a home.

Homeless Prevention Emergency Services Counseling-Free Service Provide resources when available to prevent Homelessness and provide referral services for basic needs

Financial Management, Credit Review-Free Service

Assistance creating and maintaining a budget, how to read a credit report, and how to know when over spending may be a concern

Tenant/Landlord Information, Resources and Education-Free Service Educating about the landlord/tenant relationship, including mediating disputes

Fair Housing-Free Service

Provide educational workshops, assist with the complaint process when you have been discriminated against in the provision of buying, selling or renting housing