



AVESTA
NEIGHBORWORKS
HOMEOWNERSHIP
CENTER

# ASSISTING RENTERS AND HOMEOWNERS WITH THEIR PERSONAL FINANCIAL HEALTH TO BUILD STABLE AND VIBRANT COMMUNITIES

We are a HUD-certified agency and provide counseling services for:

- ▶ Renters aspiring to become homeowners
- ▶ Renters struggling to maintain financial stability
- ▶ Homeowners at risk of losing their home due to foreclosure
- ▶ Homeowners seeking expert advice on maintaining and improving their homes
- ▶ Any community member who needs a plan for their personal financial goals

## IMPROVE YOUR FINANCIAL HEALTH

## OUR COUNSELORS PROVIDE FREE ONE-ON-ONE SESSIONS TO HELP INDIVIDUALS design a road map to achieve their financial goals.

These highly personalized sessions are tailored to individual financial needs.

### Financial counseling can help you:

- ▶ Identify and set clear financial goals
- ▶ Develop a personalized budget
- ▶ Understand your credit
- ▶ Manage your debt responsibly
- ► Evaluate financial products (loans, credit cards, bank accounts)

In addition to individual counseling, we also offer small group seminars on topics such as understanding credit, setting up emergency savings accounts, creating sustainable budgets, and finding tools to maximize income and minimize expenses.

I was homeless in 2017. I came to the HomeOwnership Center and learned to focus on credit first. Now I have been living in an apartment for two years and I recently bought a car!



Learn more or enroll in a class on our website: www.AvestaHOC.org

### **BUY A HOME**

**OUR HOME BUYER EDUCATION COURSE IS A HOMEWORKS-APPROVED 8-HOUR CLASS** taught by certified housing counselors and industry professionals with expertise in their fields. The course meets the requirements for participants to receive the \$3,500 MaineHousing Advantage Grant that they can apply toward their down payment and closing costs.

### Participants will learn how to:

- ▶ Navigate the entire home-buying process
- ▶ Manage money and maximize creditworthiness
- Qualify for and obtain a mortgage loan
- Get the most out of your home inspection
- ▶ Complete the closing process

My fiancé and I took this class to help guide us through our first home-buying experience, and it did just that! We learned about the home loans that would best suit us, a ton about what to expect during inspections, and more!



Call to set up financial counseling at **207-553-7777** (ask for the HomeOwnership Center)

## KEEP YOUR HOME

# IF YOU ARE A *RENTER* AT RISK OF BEING EVICTED BECAUSE YOU CAN'T PAY YOUR RENT, OR IF YOU ARE A HOMEOWNER STRUGGLING TO PAY YOUR MORTGAGE, our

experienced and compassionate staff will help you create an eviction-prevention action plan to improve your situation, free of charge.

#### **RENTERS**

- ► Understand your credit and personal finances
- Design a personalized budget
- Establish an appropriate payment plan with property management (Avesta Housing residents)

#### **HOMEOWNERS**

- ► Helping to navigate Maine's foreclosure process (paperwork, mediations, communication with attorneys)
- Reviewing and explaining complicated legal documents and programs
- Negotiating with mortgage companies for delinquency workout options

My wife and I fell behind on our mortgage payments and did not want to lose our home. Our housing counselor worked tirelessly with our lender to help us make homeownership more affordable and more enjoyable!



ESTABLISHED IN 2012 in response to the financial challenges facing renters and homeowners, the Avesta NeighborWorks® HomeOwnership Center promotes strong communities through stable housing and healthy personal finances.



LEARN MORE OR ENROLL IN A HOMEBUYER COURSE: www.AvestaHOC.org

SIGN UP FOR FREE ONE-ON-ONE COUNSELING:

1-800-339-6516 (Voice/TTY) or 207-553-7777

FOLLOW US: (f)



