



## VAREP HOUSING COUNSELING FEE SCHEDULE

VAREP receives funding from entities that support financial counseling, private and corporate foundations, state and federal governmental units, and individuals. Since VAREP is a Veteran and Servicemember focused nonprofit housing organization, we have specific grants to cover education and counseling fees for Veterans and Servicemembers, and these services are provided at no cost. Although, many of our services are provided at no cost, in order to be sustainable, some of our counseling and educational services require a nominal fee for non-Veteran and Servicemember individuals. VAREP also does not deny service if you are unable to pay and in cases of financial hardship, fees may be reduced or eliminated. A Fee Waiver application with proof of income may be requested prior to reducing or eliminating fees.

Service	Description	Cost
<b>Pre-Purchase Services</b>		
<b>Homebuyer Education Workshops (6-8 hours) Online and In Person Workshops</b>	These workshops provide you with information to help you understand the purchase process and help you qualify for various down payment and first time buyer loan programs. VAREP staff and local lender and real estate professionals share step-by-step techniques and knowledge that you need to know before you consider buying. Upon completion of the workshop, we suggest a 1 on 1 counseling appointment so we can help you create your own homeownership plan.	\$50/ Person \$25/Person for additional borrowers (See 1,2,3,4 below)  No Cost for Veterans or Current Military Personnel as these fees are covered by grants
<b>Online Education (eHome America)</b>	Although eHome provides comprehensive home buyer education, please check with your lender to ensure that face-to-face education is not a requirement of your loan product or down payment assistance source.	\$99 / Person (See 1,2,3,4 below)
<b>Pre-Purchase, Home Buyer, Credit and Budget Counseling</b>	Pre-Purchase, Homebuyer, Credit, Budget and Financial Fitness counseling is provided to improve your financial situation and help you buy a home.	\$25/per household (2 person maximum) (See 1,2,3,4 below)  No cost for Veterans, Servicemembers or VAREP Home Donation Program Recipients
<b>Credit, Financial Fitness, CreditSmart Military Financial Readiness, Home Buyer Orientation Workshops</b>	Credit, Financial Fitness, CreditSmart Military Financial Readiness, and Money Management classes are provided to educate you on various aspects of financial fitness and home ownership preparation	No cost
<b>Credit Report</b>	In order to analyze your credit and help you work towards homeownership or improve your credit, we need to pull credit reports from all three credit repositories.	Direct fee from credit reporting agency will be charged to the client, fees vary.
<b>Post Purchase Services</b>		

<p><b>Post Purchase Education (I Bought a House! Now, What?)</b></p>	<p>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 “do-it-yourself” projects.</p>	<p>No Cost</p>
<p><b>Foreclosure Prevention Counseling</b></p>	<p>Homeowners who are mortgage delinquent or facing default or foreclosure can receive 1 on 1 counseling assistance in resolving these issues.</p>	<p>No cost</p>
<p><b>Rental Counseling</b></p>	<p>VAREP provides basic housing information on rental assistance programs, Section 8, VASH and other affordable housing programs. Referrals are made to local fair housing agencies for landlord tenant counseling and education.</p>	<p>No Cost</p>

1. Workshop, counseling and education costs must be paid prior to or at the beginning of the workshop with credit or debit card, check or money order.
2. Fees paid are non-refundable if the participant misses the workshop or one-on-one counseling session. Reasonable requests to reschedule will be considered.
3. VAREP also does not deny service if you are unable to pay and in cases of financial hardship, fees may be reduced or eliminated. A Fee Waiver application with proof of income may be requested prior to reducing or eliminating fees.
4. Fees are subject to change without notice.

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