

## Homebuyer Credit Counseling

One-on-one credit counseling is available by appointment at no charge to participants.

### Topics covered:

- Budgeting
- Prioritizing expenses
- Improving credit
- Financial planning
- Managing personal finances
- Goal setting
- Elimination of debt

## Foreclosure Prevention Counseling

One-on-one foreclosure prevention counseling is available by appointment at no charge to participants.

For more information, contact  
counseling@pahwv.org

**304-707-2539**



## Our Mission

*is to ensure access to safe and affordable housing through advocacy, education, and the development of housing resources.*



238 West Washington Street  
Charles Town, WV 25414

Phone: 304-725-6189

**info@pahwv.org**  
**www.pahwv.org**

*All services are available in Spanish.*



PAH is an equal opportunity employer.  
Program auxiliary aids and services are available upon request to individuals with disabilities.

# Programs and Services



## Partnership for Affordable Housing



## Rental Assistance Programs



Partnership for Affordable Housing, in partnership with Community Networks, Inc., offers two rental assistance programs:

### Jefferson County Leasing Project

Income qualified disabled individuals or families may receive assistance with rent.



### Security Deposit Assistance

Income qualified individuals or families may receive a loan or grant for a security deposit.



For more information, contact  
**Community Networks, Inc.**  
**304-724-1777**  
**304-263-3510**

## Homebuyer Assistance Program



Down payment and closing cost loans are available for income eligible first time homebuyers in Jefferson County.

HAP loans, determined by need, are interest-free and forgiven over the term of the loan.



Applications and guidelines are available at  
**[www.pahwv.org](http://www.pahwv.org)**



## Homebuyer Education Class



*Clases para compradores de vivienda disponible en Espanol.*



PAH sponsors a Homebuyer Education Class on the 3rd Saturday of every month.



Homebuyer Education is a requirement for the **Homebuyer Assistance Program** and for some USDA direct, USDA guaranteed, FHA, and WVHDF Bond programs.



The class is also available to members of the general public who are interested in learning about the homebuying process.

### Topics covered:

- ▲ Are you ready to buy a home?
- ▲ Managing your money
- ▲ Understanding credit
- ▲ Obtaining a mortgage loan
- ▲ Shopping for a home
- ▲ Protecting your investment

