

## About the Coachella Housing Coalition

The Coachella Valley Housing Coalition (CVHC) is a nationally recognized non-profit housing development group with 20 years of service in the Coachella Valley. Established by local community activists, CVHC has played a leading role in helping to provide low-income families with the opportunity to afford a decent home in a suitable environment.



As a leader in affordable housing development, CVHC has developed over 2000 homes and apartment units for lower income working families and individuals.



*“CVHC helps families build homes and strong communities”*



## The Mission of CVHC

*“To assist low-income families improve their living conditions through advocacy, research, and the construction and operation of housing and community development projects.”*



Coachella Valley  
Housing Coalition

45-701 Monroe Street, Suite G  
Indio, California 92201

(760) 347-3157



# Coachella Valley Housing Coalition



## Home Ownership Credit Counseling Program



## Home Ownership

*A home is a place where one feels a sense of belonging and it is the centerpiece of the American Dream. If ownership is your dream too, it can become a reality, but you will need realistic goals, sound advice, careful planning and a clear understanding of the cost involved.*

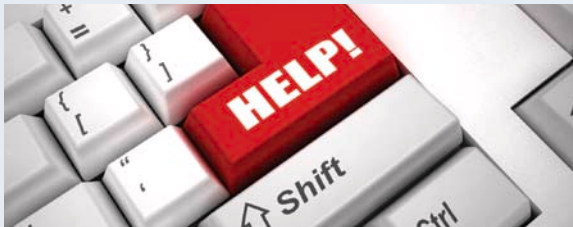
*As in any new endeavor, the more you know about home ownership the better you will be able to reach your goal. This program will help you decide if ownership is right for you and we will provide you with a good idea of how to get started.*

—CVHC



## Credit Problems?

Our certified credit counselor will assist in analyzing your current financial situation, providing personalized options based on your goals, and recommending the optimal debt management plan to achieve financial stability.



**For more Information about CVHC  
Home Ownership Counseling Program:**

**Please Call CVHC at  
(760) 347-3157**

**CVHC Office Hours:  
Monday-Friday 8:30AM - 5:00PM**

## About the Home Ownership Program

### PREPURCHASE

The CVHC Home Ownership Program works to provide prospective home buyers with the opportunity to realize their dream of owning a home. Through workshops, prospective buyers learn what it takes to purchase and maintain their home and mortgage.



In One-on-One counseling sessions, the Housing Counselor takes prospective home buyers through personalized credit and budget analysis, moving them towards the successful purchase and retention of their new home.

### POST-PURCHASE

The CVHC Home Ownership Program works to provide prospective home buyers with the opportunity to realize their dream of owning a home. Through workshops, prospective buyers learn what it takes to purchase and maintain their home and mortgage.



In One-on-One counseling sessions, the Housing Counselor takes prospective home buyers through personalized credit and budget analysis, moving them towards the successful purchase and retention of their new home.

## Workshops

### OUR CURRICULUM INCLUDES:

- ❖ **Financial Planning**
- ❖ **Credit Management and Improvement**
- ❖ **Debt Consolidation**
- ❖ **Avoiding Foreclosure**
- ❖ **Default Resolution**
- ❖ **The Loan Process**
- ❖ **The Closing Process**
- ❖ **Basics Home Maintenance**
- ❖ **Transitioning into Home Ownership**



## Workshop Schedules

**Workshops are scheduled for the first and third Wednesday and Saturday of each month.**

**Wednesdays: 6:00 PM - 8:00PM**

**Saturdays: 10:00AM - 12:00PM**

## One-on-One Counseling Sessions

**One-on-One counseling sessions will be scheduled on a first-come first-serve basis.**