

# HOUSING AUTHORITY OF THE CITY OF FORT MYERS

## - Housing Counseling Fee Policy -

This policy will be effective on April 1, 2014.

In furtherance of supporting HACFM's goal of providing a quality housing counseling program for its clients, it has become necessary for HACFM to establish a Housing Counseling Fee Policy, in accordance with 24 C.F.R. §214.313.

The following fee schedule will be applicable to all clients receiving housing counseling services

<b>SERVICE</b>	<b>Information Covered</b>	<b>Fee</b>
Monthly Homebuyer Education (HBE) Workshop: Certificate course, meets lender & HUD requirements	Steps in the home buying process, budgeting/credit, loan process, down payment assistance programs, types of mortgage products, insurance, home maintenance, fair housing, closing	<b>\$50.00</b>  Includes speakers, course materials, CD, refreshments and certificate
One Hour Session/one-on-one counseling	Home buying process, selection and purchase of a home, refinancing, mortgage default counseling, foreclosure prevention, sale and disposition of a home	<b>\$35.00</b>  Includes counseling material, CD and certificate.
Post Purchase Homeownership Education  One (1) Hour Session	Refinancing, home maintenance, foreclosure prevention, disposition of a home	<b>\$35.00</b>  Includes counseling material, CD and certificate.
Foreclosure Prevention Mortgage Delinquency and Default Resolution	Foreclosure Prevention Options, Deed-In Lieu, Short-Sale, Florida Hardest Hit, Principal Reduction Program, Forbearance/Deferment	<b>\$ No charge</b>
Credit Report		<b>\$ No charge</b>

Housing counseling agencies may charge reasonable and customary fees for housing education and counseling services as long as the cost does not create a financial hardship for the client.

HACFM will waive counseling fees in its entirety for clients with an annual household income of less than 200% of the Federal Poverty Level. It is the policy of HACFM that if any of the fees disclosed above, presents a financial hardship for a client, HACFM will assess that client's household income and monthly expenses to determine if the client qualifies for a waiver or reduction of said fees.