



DALLAS COUNTY
Department of Health and Human Services
Home Loan Counseling Center



WELCOME TO THE DALLAS COUNTY HOME LOAN COUNSELING CENTER

The Home Loan Counseling Center is a Dallas County office whose mission is to increase home ownership in Dallas County. There are no obligations, costs or fees for our services. Home loan counseling is provided to anyone interested in home ownership, regardless of income, race, religion, age, sex, or national origin. Below is a list of the services we offer.

Dallas County Home Loan Counseling Center is a HUD approved counseling agency.

1. **Upfront Cost Assistance Program (UPCAP)** – Assists qualified first-time homebuyers with down-payment and or closing cost assistance loans to purchase a home in participating Dallas County suburban cities.
2. **Dallas County Section 8 Homeownership Program** – Assists clients who are on Dallas County Housing Section 8 Rental Assistance Program to purchase a home. Clients may qualify to have their monthly rental voucher converted to a mortgage payment voucher. Clients must be able to qualify for a mortgage loan.
3. **First time Homebuyers Seminars** – A monthly series of three seminars totaling 8 hours of home buyer education covering the complete home buying process including the mortgage process, choosing Realtors and lenders, property taxes & homeowner insurance, the title company & closing, the home inspection, and post-purchase information.
4. **Credit Repair Workshops** – A monthly 2-hour workshop to educate potential homebuyers on how to improve their credit score themselves to qualify for a home mortgage loan as well as maintain a good credit score.
5. **Financial Literacy/Budget Class** – A two hour class covering the importance of a household budget, how to maintain checking & savings accounts and how to maintain a monthly mortgage payment.
6. **One-on-One Counseling Appointments** – As needed, individuals may schedule an appointment to meet with a Housing Counselor and review their individual home purchase questions.
7. **Loss Mitigation Foreclosure Counseling** – Individual counseling for reducing the prospect of foreclosure by reviewing their mortgage loan, the cause of being in default, examining the financial status of the borrower (budget), and determining the borrowers option for a loan modification.
8. **Reverse Equity Mortgage Counseling (HECM)** – Assists clients who are 62 years of age or older with receiving a loan against the equity of their home.

10/2014