



## About The Home Grants Program

Home Grants is a “Special Housing Assistance Program” developed to provide Grants/Gifts to individuals and families nationwide. Housing Assistance Corporation (HAC), a Non-Profit organization, and Consumer Debt Solutions, Inc. (CDS), a Federally Registered 501(c)(3) Non-Profit Organization, administer this “Special Housing Assistance Program”. The Home Grants Program was established to enhance the companies existing consumer assistance products and services. The Home Grants Program enhances our ability to assist consumers in becoming valued participants in our economy. Additional programs include; consumer credit education, tools to institute and maintain balanced budget spending, and proven methods to eradicate debt.

The specific purpose of the Home Grants Program is to assist individuals and families with their down payment and closing costs during the purchase of a home and provide the education needed to successfully plan for a home ownership; specifically, proper financial management. The Home Grants Program provides Housing Grants (Gifts) to those individuals that demonstrate the willingness to learn our programs and have the desire and ability to own a home.

### **The Home Grants Program provides many other valuable consumer services:**

- **Credit Counseling:** Home Grants counsels applicants on the need to be aware of their credit, and the **importance** of maintaining a good credit history.
- **Homebuyer Education Course:** What to watch out for when buying a home.
- **Pre-Purchase Credit Counseling:** Professional assistance in correcting credit habits, rebuilding damaged credit and /or establishing new credit.
- **Homeownership Maintenance:** Training new homeowners in skills, habits and resources to prosper in and maintain their new home.
- **Post-Purchase Counseling:** Assisting new homeowners to create a household budget.
- **Delinquency and Foreclosure Prevention:** Home Grants works with homeowners and their mortgage company to prevent pattern delinquencies and foreclosures. Professional third party negotiations usually prove to be beneficial in preventing foreclosures.