



Jefferson County **at home** HOUSING COUNSELING & EDUCATION SERVICES



Jefferson County is a
HUD-Certified Housing
Counseling Agency

Housing Counseling Services

Jefferson County At Home housing counseling services are designed to help individuals and families make informed decisions about their housing options. Our HUD-certified housing counselors can provide counseling on a wide variety of housing-related topics, including:

- Financial management/budgeting
- Home improvement & rehabilitation
- Purchasing a home
- Renting a home
- Post-purchase counseling

Home Buyer Workshop

Our monthly home buyer workshops are designed to educate prospective buyers on all aspects of homeownership. Topics covered in this free four-hour workshop include:

- Are You Ready to Buy a Home?
- Managing Your Money
- Understanding Credit
- Obtaining a Mortgage
- Shopping for a Home
- Protecting Your Investment

Your Homeownership Journey Starts Here!

If owning a home is your goal, our counselors can help you develop a step-by-step process for getting pre-qualified for a mortgage, plan for the down payment and determine if you qualify for assistance.



Housing Counseling Works!

Housing counseling leads to positive results by reducing mortgage delinquency up to

50%

One-On-One Counseling

One-on-one counseling sessions provide a more in-depth, personalized counseling experience that will identify options specific to your unique circumstances.

Mortgage lenders often require borrowers to complete a HUD-approved homebuyer education course in order to qualify for special incentive programs, including down payment and closing costs assistance. The *Jefferson County At Home* Home Buyer Workshop, combined with one-on-one counseling, fulfills the home buyer education requirement.



Guidance You Can Trust

Jefferson County At Home counseling and education services meet guidelines established by the Department of Housing and Urban Development (HUD) and the National Industry Standards for Homebuyer Education.

Jefferson County's HUD-certified status as a Housing Counseling Agency opens up a world of opportunities for homebuyers, homeowners and renters in the county.



Home Rehabilitation Program

Income-eligible homeowners can apply for a 0% interest, deferred payment loan for home repairs.

Eligible repairs include:

- Handicap Accessibility
- Replace Windows & Doors
- Roofing
- Electrical Upgrades
- Connect Water & Sewer Lines
- Siding, Porch Repairs
- Repair/Replace Heating Systems, Water Heaters & Plumbing Systems

Contact Us



920-674-8711



roxanne@jeffersoncountywi.gov



thriveED.org/athome



864 Collins Rd, Ste 111
Jefferson, WI 53549

Scan to visit
thriveED.org/athome

