HOUSING COUNSELING AGENCIES

(with down payment assistance,when available) If you wish to enroll in any of these classes please contact <u>Mechall Patterson</u> <u>mspatterson@tarrantcounty.com</u> (817) 531-7643



Housing Channel (817) 924-5091

NID Housing Counseling Agency (817) 507-0670

(no down payment assistance funds at this time)

Housing Opportunities of Fort Worth (817) 923-9192

CREDIT REPAIR CLASSES

For enrollment information for any of these classes please contact <u>Mechall Patterson</u>. <u>mspatterson@tarrantcounty.com</u> (817) 531-7643



Catholic Charities (817) 534-0814

Center for Transforming Lives (817) 332-6191

Housing Channel (817) 924-5091



- 1. Become a member of the Tarrant County FSS Program for at least 1 year.
- 2. Have a job for at least one year.*
- 3. Achieve a credit score of at least 640.
- 4. Attend/complete a HUD approved Housing Counseling Program.
- 5. Save at least \$2,000.
- 6. Save or obtain (via grant/down payment assistance, etc.) a 3% down payment.
- 7. Select a Real Estate Broker of your choice.
- 8. Choose a lender of your choice to get mortgage pre-approval.
- 9. Find an affordable home.
- **10.** Close and move-in!
- * Some exceptions apply to seniors and persons with disabilities.

Tarrant County staff can assist you in achieving all of the above.





Tarrant County Housing Assistance Office

Homeownership Resource & Reference Guide

Wayne Pollard, Director Mechall Patterson, FSS Coordinator <u>mspatterspn@tarrantcounty.com</u> (817) 531-7643

> 2100 Circle Drive Suite 200 Fort Worth, TX, 76119 (817) 531-7640 housing.tarrantcounty.com

Tarrant County Housing Assistance Office

RESOURCES

Tarrant County Housing Assistance Office (TCHAO) provides the following services in assisting FSS participants to become first-time homeowners:

- Employment
- Education (GED/College)
- Job Training
- Credit Repair & Budgeting
- Referrals to:
 - Housing Counseling Agencies
 - Down payment assistance
 - Credit Repair
 - o Real Estate Agents
 - \circ Lenders

Please contact <u>Mechall Patterson</u> to access any of these services at <u>mspatterson@tarrantcounty.com</u> (817) 531-7643

Although we do not make personal endorsements or recommendations, as a resource, if you wish, you may feel free to make direct contact with any of the resources listed in this brochure or any other professionals of your choice.



LENDERS

The following is a partial list of lenders that we have worked with or who have expressed an interest in working with families who wish to purchase a home with their Housing Choice Voucher (HCV). <u>You may always use a lender of</u> your choice who is willing to work with the HCV program standards.

> Edward Stubbs America Nationwide (817) 655-3644

Stephanie Holbert Texas Mortgage Banking (817) 431-8618

Ruth Ann Dunham Service First Mortgage (682) 433-5140

REAL ESTATE AGENTS



The following real estate professionals have worked with participants receiving housing assistance.

- Leticia Gallegos Showcase Realty (817) 303-0123
- Al Martinez Pueblo Real Estate (817) 703-1415
- LaRose Lewellen Essence V. Real Estate (817) 528- 3907