

DHOC HISTORY AND MISSION

The DuPage Homeownership Center (DHOC) is a nonprofit organization that provides a full range of services to promote responsible sustainable homeownership, with an emphasis on serving first-time homebuyers, lowand moderate-income households and homeowners in crisis. DHOC has been serving DuPage County residents for nearly a quarter century.

CREDENTIALS

DHOC has served over 20,000 DuPage County residents, and is the DuPage County expert and trusted leader in providing pre-purchase and foreclosure prevention education and counseling, as well as reverse mortgage counseling as members of the HUD-HECM National Counseling Network. DHOC also offers financial capability workshops and individual coaching through our new program—Financial Fitness.

DHOC is certified by the U.S. Department of Housing and Urban Development (HUD), and is an Adopter of the National Industry Standards for Homeownership Education and Counseling.

WHAT OUR CLIENTS SAY

"We could not have survived without the help of DHOC!"

"I want to thank you for all you have done for us. I believe you went beyond what you had to. You and your agency are great!"

"Thank you for your assistance in helping my mother with this program and helping her keep her home."

Thank you for helping us repair our credit and purchase our first house!"

CONTACT US

For more information, email info@dhoc.org

or call 630,260,2500 x 2501

En Español 630.260.2500 x 2503

DHOC's services are offered in English and Spanish. Interpreters for other languages are available upon request at least two weeks in advance of workshop or counseling appointment.

> 630.260.2505 Fax www.dhoc.org 1600 E. Roosevelt Road Wheaton, IL 60187



Follow us on

PROFESSIONAL, COMPASSIONATE COUNSELING SINCE 1991



FIRST-TIME HOME BUYERS

CREDIT, DEBIT, OR INCOME CHALLENGED **HOMEOWNERS IN CRISIS**

RENTERS

SENIORS



Register for classes online at www.dhoc.org

Making the Dream Possible

Whether you would like to learn how to better *manage your finances*, are exploring the possibility of *becoming a first-time homebuyer* or have been a homeowner for years, the DuPage Homeownership Center has services to *meet your needs*.

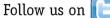
HELP FOR HOME BUYERS

Our 3-hour **Gateway to Homeownership Orientation** and 8-hour **Home Buyer Education** Workshops cover all the basics of finding and financing a home.

Individual, free, **Pre-Purchase Counseling** helps you determine what you can afford, find the right mortgage for your needs and develop an Action Plan to overcome obstacles to ownership, like poor credit, debt, or lack of savings.

You may also be eligible for the **DuPage Homestead Program**, a special financing
package for income-qualified first-time home
buyers that can boost purchasing power to
afford a starter home in DuPage County.











FREE HELP FOR HOMEOWNERS IN CRISIS

Our Free Foreclosure Prevention Workshops and one-on-one Counseling offer guidance to help DuPage County homeowners develop realistic solutions to prevent foreclosure.

DHOC counselors help you prepare and submit a mortgage modification package to your lender, including the Making Home Affordable Program.

DHOC's HOPE for Seniors Program

provides FREE counseling to financially strapped senior homeowners. We will help you better manage your cash flow and explore options that may allow you to stay in your home and maintain independence.

Services are offered in English and Spanish.

Register for classes online www.dhoc.org



FINANCIAL FITNESS: FINANCIAL MANAGEMENT SKILLS FOR EVERYONE

Our Free Financial Fitness workshops and one-on-one counseling help you establish goals and achieve success through:

- Improving budgeting skills
- Building Savings
- Debt Reduction
- Credit Repair
- Avoiding scams
- Understanding banking products
- Learning tips and tricks to be a wise consumer
- ... and much more.

This new program is tailored specifically to DuPage County residents, and combines Financial Capability Training with individual Financial Coaching sessions.