



A Home to Call Your Own!

Self-Help Enterprises is pleased to offer a comprehensive approach to homeownership through our Homeownership Counseling and Education Program.



The Homeownership Counseling and Education offered by Self-Help Enterprises is funded by:

- Citibank
- National Council of La Raza (NCLR)
- Rabobank
- United States Department of Agriculture Rural Development 525



Self-Help Enterprises is a non-profit organization dedicated to improving the living conditions of low-income persons.

Self-Help Enterprises has been serving the Central San Joaquin Valley since 1965.

- Self-Help Housing
- Multi-Family Housing
- Housing Rehabilitation
- Homebuyer Program
- Homeownership Counseling & Education
- Foreclosure Counseling
- Community Development

For more information on Self-Help Enterprises visit www.selfhelpenterprises.org

Self-Help Enterprises
8445 West Elowin Court
PO Box 6520
Visalia CA 93290
(559) 651-1000 / (800) 722-4822

Equal Housing Opportunity

SE HABLA
ESPAÑOL



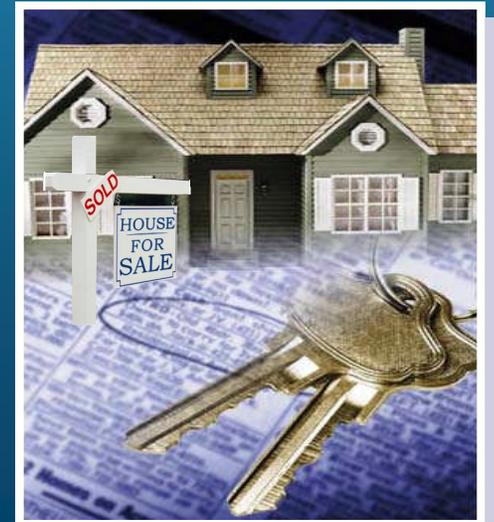
English TTY: (800) 735-2929
Spanish TTY: (800) 855-3000

Effective Date: 05/18/09



Homeownership Counseling and Education

Helping you achieve the dream of owning your own home!



Serving the San Joaquin Valley since 1965

What steps do I take?

1. Contact Self-Help Enterprises:
Juanita
(559) 802-1672 or email
juanitaf@selfhelpenterprises.org
Se Habla Español



2. Enroll in the Classes and a Counseling session*
3. Complete the Intake Packet
4. Attend two 3-hour Class sessions
5. Attend one 2-hour Counseling session
6. Upon completion of classes and counseling you will receive a Certificate of Completion.

Ask your Counselor how the certificate can help you buy a house.

**Classes and Counseling sessions may be taken in any order.*

Classes and individual counseling are available at our offices in Visalia and Madera.

Classes offered in English and Spanish.

Buying a home is the largest investment most people make in their lifetime.

Self-Help Enterprises can assist you in preparing for Homeownership.

Education Services

- How to be Mortgage-Ready
- Different lending products
- Avoiding Predatory lending
- Financial Fitness
- Shopping for a lender and a realtor
- When to shop for a home
- Home maintenance and repair
- Protecting your investment
- Foreclosure prevention
- IDA program



Counseling Services

- Credit repair / disputes
- Budgeting
- Develop a tailored plan for owning your own home
- Referrals for other services