**H**ome**P**ath

A direct service of Klamath Housing Authority (KHA)

Whether you choose to rent responsibly or you are pursuing your first home purchase, KHA offers a certified coaching professional that provides one-on-one sessions and specific workshops to help you achieve your goal! HomePath services can help turn your dream into a reality because…*Home Matters!*  Select ***your*** programpath:

|  |  |  |
| --- | --- | --- |
| **Financial Coaching** | **First Time Home Buyer** | **Workshops** |
| * Identify short and long term goals * Set spending plans * Create a plan to reduce debt * Improve your credit score * Build stability and Financial Health * Learn about Individual Development Accounts, a three to one savings match * Manage your budget * Provide a confidential setting to discuss your action plan | * Learn about the home buying process * Learn first time home buyer loan programs * Resolve challenges that prevent homeownership * Build solid credit score * Learn debt ratio benchmarks * Develop a sustainable plan after purchase * Provide a confidential setting to discuss your action plan | * **Financial Fitness**: Budget tools, setting goals, credit reports and scores, Fair Housing, consumer protection, basic investing * **Home Buying:** Is home buying right for you, mortgage loan process, credit reports, first time home buying programs * **Ready To Rent:** What a landlord looks for, renter responsibility, rental agreements, overcoming renter challenges |

Financial strength and stability can enhance your quality of life and provide you with more options in the future. Please visit our website and call for an appointment.

**KLAMATH HOUSING AUTHORITY**

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Michelle Scott: Certified Housing Coach

Certified Financial Services Instructor

