**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
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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

