



Manatee County

Equal Opportunity Employer



Office Hours

Monday-Friday
9:30 a.m. to 5:30 p.m.

By Appointment Only
For more information about
Housing Counseling and
Foreclosure Prevention
please call 941-714-7829.

**CATHOLIC CHARITIES,
DIOCESE OF VENICE, INC.
SERVES ALL IN NEED
REGARDLESS OF RACE,
NATIONALITY OR CREED.**

Catholic Charities, Diocese of Venice, Inc. Manatee County

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HOUSING COUNSELING AND FORECLOSURE PREVENTION



Catholic Charities, Diocese of Venice, Inc. is a United States Department of Housing and Urban Development (HUD) certified agency. Catholic Charities offers free Housing Counseling and Foreclosure Prevention services that can assist you in developing a workable spending and savings plan, getting out of debt, understanding and improving your credit report, buying or refinancing a home, or working with your lender in a default loan situation.

Catholic Charities Housing Counseling and Foreclosure Prevention services can help you:

-  Understand and improve your credit report.
-  Develop a budget.
-  Understand your options to refinance.
-  Prevent foreclosure.
-  Understand reverse mortgage.



Housing Counseling and Foreclosure Prevention services are free and confidential.

Please call Catholic Charities to schedule an appointment with a HUD certified housing counselor.



Foreclosure Prevention Tips

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them?

- Do not ignore the letters from your lender and contact them immediately.
- For assistance, contact a HUD-certified housing counseling agency such as Catholic Charities.

Foreclosure Prevention Options

Home Affordable Refinance

Many homeowners pay their mortgage on time but are not able to refinance and take advantage of today's lower mortgage rates due to a decrease in the value of their home. The Making Home Affordable Refinance Program (HARP) will help borrowers whose loans are held by Fannie Mae or Freddie Mac refinance into a more affordable mortgage.

Home Affordable Modification

Many homeowners are struggling to make their monthly mortgage payments because their interest rate has increased or they have less income. The Making Home Affordable Modification Program (HAMP) will provide homeowners with mortgage payments they can afford.



First Time Homebuyer Class

Catholic Charities offers the First Time Home Buyer Class which is free and available once a month in English or Spanish. Four topics are discussed in the class:

- Steps To Successful Homeownership
- Winning Credit History/Shopping for a Loan
- Shopping for a Home/Choosing a Realtor
- Home Ownership

Participants in the class will be eligible for assistance from Manatee and Sarasota counties bond and/or grant programs for down payment and closing costs. Many lenders now require homebuyer education as an underwriting requirement.



Participants must pre-register for the class and ensure that the scheduled class is in the appropriate language.

Please call Catholic Charities to register for the First Time Homebuyer Class.

