As a leader in affordable housing development, CVHC has developed over 2000 homes and apartment units for lower income working families and individuals.

“CVHC helps families build homes and strong communities”

The Mission of CVHC

“To assist low-income families improve their living conditions through advocacy, research, and the construction and operation of housing and community development projects.”
Home Ownership

A home is a place where one feels a sense of belonging and it is the centerpiece of the American Dream. If ownership is your dream too, it can become a reality, but you will need realistic goals, sound advice, careful planning and a clear understanding of the cost involved.

As in any new endeavor, the more you know about home ownership the better you will be able to reach your goal. This program will help you decide if ownership is right for you and we will provide you with a good idea of how to get started.

–CVHC

Credit Problems?

Our certified credit counselor will assist in analyzing your current financial situation, providing personalized options based on your goals, and recommending the optimal debt management plan to achieve financial stability.

For more Information about CVHC Home Ownership Counseling Program:

Please Call CVHC at (760) 347-3157
CVHC Office Hours: Monday-Friday 8:30AM - 5:00PM

About the Home Ownership Program

PREPURCHASE

The CVHC Home Ownership Program works to provide prospective home buyers with the opportunity to realize their dream of owning a home. Through workshops, prospective buyers learn what it takes to purchase and maintain their home and mortgage.

In One-on-One counseling sessions, the Housing Counselor takes prospective home buyers through personalized credit and budget analysis, moving them towards the successful purchase and retention of their new home.

POST-PURCHASE

The CVHC Home Ownership Program works to provide prospective home buyers with the opportunity to realize their dream of owning a home. Through workshops, prospective buyers learn what it takes to purchase and maintain their home and mortgage.

In One-on-One counseling sessions, the Housing Counselor takes prospective home buyers through personalized credit and budget analysis, moving them towards the successful purchase and retention of their new home.

Workshops

OUR CURRICULUM INCLUDES:

❖ Financial Planning
❖ Credit Management and Improvement
❖ Debt Consolidation
❖ Avoiding Foreclosure
❖ Default Resolution
❖ The Loan Process
❖ The Closing Process
❖ Basics Home Maintenance
❖ Transitioning into Home Ownership

Workshop Schedules

Workshops are scheduled for the first and third Wednesday and Saturday of each month.

Wednesdays: 6:00 PM - 8:00PM
Saturdays: 10:00AM - 12:00PM

One-on-One Counseling Sessions

One-on-One counseling sessions will be scheduled on a first-come first-serve basis.