



I ask to take a minute of your time to share a useful resource. I am Kimberlee Petrey, and I oversee a variety of KVCAP's community services including our Full-Cycle Homeownership Center. I have an amazing team that includes HUD certified housing counselors.

The objective of our team is to assist community members free of charge with support and education regarding their housing needs, covering areas that include financial capability, pre and post purchase homeownership, rental and delinquency/foreclosure counseling along with eviction intervention. Although our counseling services do not provide monetary support to our community members, we work one-on-one with individuals to identify their specific needs and the steps to take towards achieving solutions while overcoming obstacles.

Within your service areas, there may be residents that are having difficulty making their mortgage payments, or may have received a default notice from their mortgage company and may not be sure what steps to take to resolve the situation. Or, residents that are renters whom would like to explore other housing opportunities, learn their rights or have better communication with their landlord or even dream about becoming a homeowner themselves. No doubt there are residents that are juggling income to expenses each month and they may benefit from coaching assistance to reach their financial goals.

Additionally, as part of Maine's hoMEworks organization, we routinely offer First Time Homebuyer Education for a nominal fee of \$30 per person. Students gain valuable knowledge about the home buying process in a neutral environment. Students who successfully complete the course will earn the opportunity to receive a qualifying certificate that shows they may be eligible for certain first-time homebuyer loan products or government lending programs-valid for two years. It's possible that their lender will mandate that him/her complete a first-time homebuyer education course; however, they will need to make sure the course is approved by their lender.

I'm writing to you to ask for your assistance in spreading the news about these services to the residents of your community in the hopes that we might be able to provide a much needed service. We've received great feedback on how our services have helped and we hope we can continue to do the same for others. I have included two flyers to bring awareness of our services.

Thank you kindly,

KVCAP Housing Counseling Team





# HUD Housing Counseling Services

We care about the entire community and we are dedicated to helping people help themselves and each other.

## Our Free Services

- Pre-Purchase
- Post- Purchase
- Delinquency/ Foreclosure
- Rental & Eviction
- Financial Capability



### CONTACT US

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# FIRST TIME HOMEBUYER EDUCATION



Are you buying your **first** house? We offer an education class to gain valuable knowledge about the home buying process **in** a neutral environment.

*Helping People*  *Changing Lives*  
**KVCAP**

 **home works**  
Partnering in the work

 207-859-1592

 [housing@kvcap.org](mailto:housing@kvcap.org)

 [www.kvcap.org](http://www.kvcap.org)