



About Us

*A Hand Up Housing
Counseling Program*

*WACOG is a HUD Approved
Housing Counseling
Agency. We serve La Paz,
Mohave and Yuma Counties.
Our Experienced Housing
Counselors are dedicated to
helping you be successful
whether you are purchasing
your first home, renting,
maintaining your home,
trying to avoid delinquency
or foreclosure, or just need
to get on financial track. We
are here to help with expert
housing & financial
counseling and education.*

928-217-7165

Yuma County

928-377-1058

Mohave County

*Strengthening Communities,
Empowering People
Since 1971*

Main Office

1235 S. Redondo Center
Drive

Yuma, AZ 85365

928-217-7165

Kingman Office

208 North 4th Street

Kingman, AZ 86401

928-377-1058

www.wacog.com



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Development Block Grant



A HUD Approved Housing
Counseling Agency



Housing Counseling
&
Educational Workshops



Homebuyer Education:

This **HUD Approved** Homebuyer Education Certificate program is a **FREE** 8-Hour group workshop that covers all aspects of the home buying process from choosing a lender & realtor, fair housing, the mortgage process, insurance, title & escrow, home inspections, credit & budgeting and much more. Clients receive an **8-Hour Homebuyer Education Certificate** upon completion of this workshop. Workshops are held both in Spanish & English once a month. **This workshop is provided free of charge.**

Certified Education

WACOG offers (2) **HUD Approved** online Homebuyer Education platforms for those who cannot attend group workshops and need to receive their Homebuyer Certificate requirement quickly, at their own pace.
Framework: Course Fee \$75.00
eHome: Course Fee \$99.00
Visit our website www.wacoq.com to access either link and/or call 928-217-7165 with any questions.

Home Maintenance & Post Purchase Education:

This Fun and Interactive Educational Workshop covers the benefits of homeownership, how to stay financially fit, hands-on home repair & preventative maintenance tips as well as home improvement, hiring a contractor and tips on when to repair or replace and much more. Lunch is provided! Call to register.

Housing Counseling & Foreclosure Prevention:

Our experienced Housing Counselors help those who are facing mortgage delinquency and foreclosure by providing housing counseling. Housing counselors assist with the loan modification process or other available programs within WACOG or State housing programs.

Rental Counseling:

This is a one-on-one counseling session that assists those renting to one day purchase a home of their own. This session will identify any barriers such as credit issues & repair, finances & budgeting, how to read and interpret a lease agreement as well as fair housing awareness.

Finance & Budget Workshops:

Financial Workshops are held once a month both in Spanish & English. The group workshops cover items such as preparing a budget, credit reports & scores, keeping a checkbook, creating a savings account and much more. All workshops are FREE of charge.

Individual Finance & Budget Counseling:

This counseling is a one-one-one session that assists those clients experiencing budget or financial issues. This session provides tips on how to get on track, develop and stay on a budget, save money and cut back spending.

Reverse Mortgage Counseling:

As a HUD Approved Counseling Agency, Western Arizona Council of Governments (WACOG) employs an FHA Certified Reverse Mortgage Counselor. This FHA insured loan is for seniors and allows them to tap into a percentage of their equity without having to make a house payment. In addition, there is also a program available to use a HECM reverse mortgage to purchase a home. These counseling sessions can be done either face-to-face or over the phone. The goal of this counseling session is to give the potential borrower(s) an understanding of the pros and cons of doing a reverse mortgage on their home. The **counseling certificate cost \$130.00**, unless the household income falls below the 200% of the federal poverty level and then this fee can be paid at closing.

Fair Housing Awareness Education & Counseling:

You have the right to choose where you want to live free from discrimination whether you are purchasing or renting a home. If you feel you have been discriminated against, learn about your options to protect yourself.

For more information on any of our counseling and educational workshops please call:

928-217-7165 - Yuma County

928-377-1058 - Mohave County