

Fee Structure for HPP Cares HUD Approved Housing Counseling Agency:

HPP CARES fees are reasonable, affordable, and considerate of clients' ability to pay. HPP CARES uses a sliding scale fee structure based on clients' income or ability to pay, and provides services at a low cost or free of charge whenever possible. The specific fee structure will vary depending on the services offered, local market rates, and the agency's funding sources.

Homeownership Education and Counseling:

- **Pre-Purchase Education and Counseling: \$100**
- **Post-Purchase Education and Counseling: \$75**

Homeownership Education and Counseling:

Following HUD guidelines HPP CARES will provide homeownership education and counseling at a low cost or free of charge whenever possible. If fees are charged, they should be reasonable and not create barriers for potential homebuyers.

Mortgage Default/Foreclosure Prevention Counseling:

- **Mortgage Default Education and Counseling: \$Free**

Foreclosure Prevention Counseling:

Following HUD guideline HPP CARES will provide foreclosure prevention counseling for free of charge to homeowners facing financial hardship. Fees will not be charged.

Rental Counseling:

- **Rental Education: \$75**
- **Rental Counseling: \$50**

Rental Counseling:

Following HUD guideline HPP CARES will provide rental education and counseling at a low cost or free of charge whenever possible particularly for low-income individuals and families seeking assistance with finding and maintaining rental housing.

Financial Literacy and Budgeting:

- **Budgeting and Money Management: \$75**
- **Credit Counseling: \$100**

Financial Literacy and Budgeting:

Following HUD guidelines HPP CARES offers financial literacy and budgeting counseling at a low cost or free of charge. If fees are charged, they should be reasonable and aligned with the local market rates for similar services.

Fair Housing and Tenant Rights:

- **Fair Housing Education: \$50**
- **Tenant Rights Counseling: \$75**

HPP CARES' initial consultation fee are reasonable and affordable for clients. Following HUD recommendation, a sliding scale fee structure based on the client's income or ability to pay.

Home Maintenance and Repair:

- **Home Maintenance Workshops: \$50 per workshop**
- **Home Repair Counseling: \$75**

HPP CARES' initial consultation fee are reasonable and affordable for clients. Following HUD recommendation, a sliding scale fee structure based on the client's income or ability to pay.

Reverse Mortgage Counseling:

- **Reverse Mortgage Counseling: \$150**

HPP CARES' initial consultation fee are reasonable and affordable for clients. Following HUD recommendation, a sliding scale fee structure based on the client's income or ability to pay.

Manufactured Homeownership Counseling:

- **Manufactured Homeownership Counseling: \$100**

HPP CARES' initial consultation fee are reasonable and affordable for clients. Following HUD recommendation, a sliding scale fee structure based on the client's income or ability to pay.

ADU Accessory Dwelling Unit Education and Counseling:

- **HOW TO ADU Design Finance Construct Lease Protect: \$100**

HPP CARES' initial consultation fee are reasonable and affordable for clients. Following HUD recommendation, a sliding scale fee structure based on the client's income or ability to pay.

FEE SLIDING SCALE FORMULA

HPP CARES following HUD guidelines when determining fee sliding scale. In doing so we consider the client's income or ability to pay when assessing fees. The goal is to ensure that the fees charged are reasonable and do not create barriers for individuals seeking housing counseling services.

When developing a fee sliding scale, HPP CARES often consider factors such as:

Income:

HPP CARES may consider the client's household income or the individual's income level to determine the appropriate fee. Lower-income clients may be charged a reduced fee or be eligible for free services.



Affordability:

HPP CARES aims to set fees that are affordable for clients while also covering the costs of providing services. HPP CARES may consider local market rates for similar services to ensure their fees are competitive.



Program Funding:

HPP CARES receives funding from HUD or other sources, which may allow HPP CARES to offer reduced or no-cost services to certain clients.



Cost of Services:

HPP CARES considers the cost of delivering specific housing counseling services, including staff time, overhead expenses, and materials, when determining the fee structure.

