



REAL ESTATE, EDUCATION AND COMMUNITY HOUSING, INC. (R.E.A.C.H.) is a 501 (c)(3) not for profit charitable organization, HUD approved foreclosure and housing counseling agency and an affiliate of HomeFree-USA. **R.E.A.C.H.** was founded in January 2006 and our mission it to inspire and motivate the low to moderate income members of our community to reach for and take the steps necessary to achieve and sustain the American Dream of home ownership through education, counseling and grant assistance.

WHAT WE DO ... our programs and services assist both the home buyer and home owner by providing the education, counseling and advocacy necessary to achieve and sustain home ownership. We have worked with individuals and families on the verge of or overcoming homelessness as well as those affected by natural disasters such as the survivors of Hurricane Katrina. Our success stories include some families that have worked with our Housing Counselors for more than 4 years. We are in awe of their patience, discipline and determination as we celebrate in their success.

HOW WE DO IT ... our programs and services are funded entirely through grant assistance through HUD, NFMC, corporate sponsorship and private donations. They are offered on line and in person in our training room. **R.E.A.C.H.** has never turned away any individual or family that were in need of any assistance. We pride ourselves for being able to help everyone that contact us. Even if we can't help a particular situation, we will certainly point you on the right direction for help.

We provide the following pre-purchase, post-purchase and foreclosure counseling in offices located in Palm Beach Gardens and Miami:

Foreclosure Counseling and Intervention Programs, in conjunction with governmental and private agencies, provides the information, resources and support required to place families on the path to avoid foreclosure. Our experienced Home Ownership Counselors help homeowners evaluate their options.

Home Ownership Program, in conjunction with government and private agencies, provides information on the diverse aspects of real estate and the path to home ownership.

Credit Mitigation Program was developed to assist individuals and families in the processes to establish, maintain and mitigate credit. Clients are offered assistance with budgeting, savings and negative credit issues. When appropriate, A Second Chance Grant is available to pay off a past due account or balance. Grants are subject to pre-qualification and funding availability.

Home Buyer Education Programs

Neighborworks curriculum and approved by the Palm Beach County Commission on Affordable Housing Grant requirements. Post Closing classes in Home Maintenance are also conducted in a format now approved and required by the City Of West Palm Beach. These classes are provided in the native language of the buyer whenever possible. For a current schedule, please visit our website **www.reach4housing.org**.

R.E.A.C.H. has partnered with eHome America, the official homebuyer education website used by more than 300 home ownership counseling agencies in more than 48 states and US territories to provide education, counseling and certification.

eHome America is based on the NeighborhoodWorks America's Realizing the American Dream curriculum and meets National Industry Standards for homebuyer education.



This course takes approximately 8 hours to complete and requires a registration fee.



The classes focus on financial education, maintaining a home, preventing foreclosure and buying a home. All training will be based on core content developed and used directly with consumers through eHome America counseling services. The program is delivered through the powerful AllRegs Academy education platform, and includes both online and webinar formats.

Community Outreach Workshops ... we facilitate workshops in which local Mortgage Lenders, Real Estate Professionals, Attorneys and other related professionals help the participants in the program to become educated and motivated to reach for and take the steps necessary to lead to and sustain home ownership. Please see our website for our affiliates.

OUR SUCCESS... in March of 2008, **R.E.A.C.H.** was awarded the TRUINFO Award for Non Profit of the Year for assisting over 79 families access of 3.9 million dollars in grant assistance. In July of 2010, **R.E.A.C.H.** was awarded the Affiliate of the Year Award by HomeFree-USA one of the nations largest and most successful not-for-profit home ownership development, foreclosure intervention and financial empowerment organizations. To date we have helped 1,000's of area families avoid the financial and emotional devastation of foreclosure. As of March 2011, **R.E.A.C.H.** has helped over 150 families access millions of dollars of grant assistance through Home Buyer Education and Counseling. Our home retention, foreclosure counseling and advocacy programs have been equally successful.

Additional testimonials and affiliates may be found on our website - <https://www.reach4housing.org/index.php/affiliatespartners/>

Locations

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Homeownership Done Right.®

