



Housing Counseling Fee Structure

SNAP charges fees for some services to those who can afford to pay. If a participant is required to pay a fee that they feel will create a financial hardship, they may request a hardship waiver.

SERVICE

PRICE

Mortgage Default Counseling	FREE OF CHARGE
Pre-Purchase Housing Counseling	FREE OF CHARGE
Post-Purchase Housing Counseling	FREE OF CHARGE
Homebuyer Education Seminar	FREE OF CHARGE
HOEPA Counseling	\$250
WSHFC Home Choice Pre-Purchase	\$260
FNMA Home Ready Counseling	\$260

Mediation is a highly complex form of advocacy. Anyone eligible for mediation must provide ALL documents in a timely manner and MUST pay all 3rd party fees when due. There is no fee waiver provision for this requirement.

Fee Waiver Policy

SNAP charges fees for some services to those who can afford to pay. We determine that a person can afford to pay if their household income is greater than or equal to 200% of the federal poverty line or 50% of area median income (AMI), whichever is greater. If your household income is greater than the waiver limit, you will be required to pay the fees according to the schedule listed above. If you feel that paying the fee will create a financial hardship, you may request a hardship waiver by writing a letter explaining how paying the fee will create a financial hardship and give a signed copy to your housing counselor. If your counselor determines that paying the fee has caused a financial hardship, it will be refunded to you.



SNAP is a HUD-certified Housing Counseling Agency

