
Catholic Housing Services

Catholic Housing Services (CHS) is a non-profit, affordable housing program established by Catholic Social Services. CHS promotes home ownership opportunities among the low-to-moderate income communities throughout the Diocese of Houma-Terrebonne.

Home Buyer Education

CHS's educational component consists of two phases.

Phase I: Workshop covering the following topics:

- ◆ Advantages and disadvantages of home ownership
- ◆ Pre-qualification
- ◆ An overview of the mortgage process
- ◆ Essential "players" in the process
- ◆ Income and debt ratios
- ◆ Discussions of credit reports

Phase II: Six sessions covering the following topics:

- ◆ Essential differences between renting and owning a home
- ◆ Relationship between "mortgage-ability" and family budget
- ◆ Explanation of the lending system
- ◆ Shopping for a home
- ◆ The home inspection
- ◆ Assessing the costs of repairing a home
- ◆ Working with a real estate agent
- ◆ Negotiating & executing purchase agreements
- ◆ The loan application process and required documentation
- ◆ Assessing a borrower's credit and financial capacity
- ◆ Essentials of flood and hazard insurance
- ◆ The closing process
- ◆ Understanding the settlement statement
- ◆ Planning for future home maintenance

Post Purchase Counseling Services

- Money Management Course
- Individual Counseling
- Supplemental literature

Catholic Housing Services
Clears the Road to Homeownership



To Participate in CHS Programs

Phone for a schedule of workshops
985-876-0490

THERE ARE NO CHARGES FOR THESE CLASSES

Catholic Housing Services' mission is based on the belief that every person has a right to housing at an affordable cost, in a setting that safeguards human dignity.

We commit ourselves and our resources to the provision of housing for those in Terrebonne, Lafourche, East St. Mary parishes & other areas of the Diocese of Houma-Thibodaux.

**Catholic Housing Services
is a program of
Catholic Social Services
Diocese of
Houma-Thibodaux**



All services are provided without regard to race, color, age, religion, gender, disability, marital status, familial status, or national origin.

Catholic Housing Services
1220 Aycock St.
Houma, Louisiana 70360



Homebuyer Education and Counseling

**1220 Aycock Street
Houma, Louisiana 70360
(504) 876-0490**

