

Building Hope

Personal & Family Counseling Available

The personal and emotional counseling will center on a sequential series of counseling beginning with an individual session with a couple, individual, or single parent and a counselor. During these sessions the therapist would begin to help develop a family plan that would focus on better communication, developing family goals, learning how to spend more time as a family unit, and focusing on successes. Additional sessions could include the children, grandparents, or other family members.

Personal & Family Counseling is provided at **NO COST** through the Home Builders Association.

To make an appointment with a family counselor, call the Home Builders office at **541-773-2872** or go online at www.hbajc.com. All inquiries will be kept confidential.

For a list of available counselors go online to:
www.hbajc.com
www.roguefcu.org
www.kdrv.com

Call **541-773-2872** for an appointment today!

We are asking for your help.

If you know a family who is experiencing this very stressful situation, please encourage them to attend this program and receive professional help. Please take a few minutes and call them. Your encouragement can make a tremendous difference in their lives.

It is **terrible** to Lose a **home**, but **tragic** to Lose a **family**.



Thank you for your help.



Building Hope

A Foreclosure Prevention & Assistance Plan



One in seven homeowners worry that they won't be able to make their mortgage payments on time over the next six months, according to an Associated Press-AOL Money & Finance poll, and more than one-quarter fear their homes will decline in value during the next two years.

Helping Oregonians Save Their Homes



The Home Builders Association of Jackson County, Rogue Federal Credit Union, and NewsWatch 12 are actively working to help with the current housing situation.

Our goal is to provide support to families and individuals who are near or in the process of experiencing the loss of their home through foreclosure or bankruptcy.

Building Hope Seminar Topics

Budgeting In Financial Crisis

- Developing Goals
- Learning Ways to Change your Budget
- Using your Resources
- Prioritizing your Spending

Steps to Preventing Foreclosure

- Contacting Creditors
- Negotiating with Creditors
- Knowing your Mortgage Rights
- Avoiding Scams

Consumer Rights During Foreclosure

- Understanding New Federal Mandates
- Knowing your Rights During Foreclosure
- Obtaining Financial Counseling Assistance
- Rebuilding After Foreclosure

Kerrie Davis, Community Education Outreach Coordinator, from Rogue Federal Credit Union, will facilitate the seminars as an instructor and coordinator.



Building Hope Seminars:

Budgeting In Financial Crisis

April 6, May 4, July 6

Presented by Rogue Federal Credit Union

Steps to Preventing Foreclosure

April 13, May 11, July 13

Presented by Rogue Federal Credit Union

Consumer Rights During Foreclosure

April 20, May 18, July 20

Presented by John Hanson, Attorney at Law

Seminars will be held at the Rogue Federal Credit Union Education Center at 1085 Royal Court in Medford from 6 - 8 pm. Membership at Rogue Federal is not a requirement and seminars are **FREE**.

To register for any Building Hope Seminar call 541-858-7328.