



## Housing Benefit for County of Ventura Employees

Through the County of Ventura's membership with Coastal Housing Partnership, a non-profit organization, County of Ventura employees are eligible to receive generous savings and benefits when purchasing a home, refinancing a mortgage or renting an apartment.

### Home Buying Benefit

The *Home Buying Benefit* makes buying a home more affordable by significantly reducing the closing costs associated with the purchase of your home. Closing cost savings and credits are offered by a network of local real estate agents, home inspection companies, lenders, and residential developers. These benefits are available to all of our employees, not just to first-time home buyers.

### Free Home Buying Seminars

Home buying education seminars are available to all our employees. Attend a free workshop to learn about the steps of buying a home, the loan process, qualifying for a loan, how much of a loan you can afford and how you can purchase a home even if you don't have a 20% down payment.

### Mortgage Refinance Benefit

If you are considering refinancing your mortgage, you are eligible for savings on some of the up-front costs of refinancing through the *Mortgage Refinance Benefit*. Just choose a lender from the partner network and start saving!

### Rental Assistance Benefit

Coastal Housing Partnership has partnered with several local landlords to offer monthly rental reductions through the *Rental Assistance Benefit*. These landlords have agreed to reduce the monthly market rent on new leases starting at \$50 / month for a studio or one bedroom and \$75 / month for a two or more bedroom unit.

### Moving Benefit

Coastal Housing Partnership has partnered with a local green moving company to offer savings on the costs of your move.

### No Charge for these Services

Best of all, there is no charge to you to take advantage of these services and benefits.

### What you need to do

In order to utilize the Coastal Housing Partnership Benefits, you need a *Letter of Authorization* and you need to let the Network Service Partners know that you are part of Coastal Housing Partnership. You can obtain a *Letter of Authorization* application on the Web site [www.coastalhousing.org](http://www.coastalhousing.org) or by calling their office at 969-1025.

### For more details

For more details of all Coastal Housing Partnership benefits, seminar schedules and the Network Service Partner listing, click onto [www.coastalhousing.org](http://www.coastalhousing.org) or call their office at 969-1025.