

Fee Schedule

Listed below are potential fees that clients utilizing our housing counseling services may be required to pay as part of counselors' efforts to help them on their path to obtain and maintain homeownership.

Fees are only due when specifically requested and are non-refundable. Certain fees may be discounted or waived in specific cases when requested by the client if household income level is below 30% of the St. Louis, MO-IL HUD Metro FMR Area Median Income (AKA 30% AMI), as indicated below.

Household Size	1	2	3	4	5	6	7	8
30% AMI	\$21,700	\$24,800	\$27,900	\$30,950	\$33,450	\$35,950	\$38,400	\$40,900

The difference in fees depends on the type of service you are seeking from our agency and the status of your file at the time the fees are requested. For example, if you are a homebuyer under contract at the time the counseling session is to be scheduled, and your household income is not under 30% AMI, then your fee would be \$115.

Homebuyers			
	Under 30% AMI (regardless of contract status)	Not Under Contract	Under Contract
Homebuyer Education Course	\$115	\$115	\$115
Credit Report <i>(per person per pull)</i>	\$20	\$25.24	\$25.24
Counseling Session <i>(at time of scheduling)</i>	\$50	\$75	\$115
Homeowners			
	Delinquent on Mortgage (regardless of income)	Under 30% AMI	At Least 30% AMI
Foreclosure Education Course	\$0	\$0	\$0
Credit Report <i>(per person per pull)</i>	\$0	\$20	\$25.24
Counseling Session <i>(at time of scheduling)</i>	\$0	\$50	\$75
Other			
<i>All clients may elect to do this course, whether recommended by THP or not.</i>			
Money Management Course	\$50		

Homebuyer Education Course

This course allows for 2 users and might fulfill requirements of other programs your lender might use. Certificate of completion is good for 2 years.

Credit Report

This is a tri-merge report with scores that we only pull with your authorization. This is a soft inquiry, so your scores and report would not be impacted. For homebuyers, we only pull your credit report if we are unable to get a credit report from your lender.