



Through your employer's membership with the Coastal Housing Partnership, a non-profit organization, you 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.

## HOME BUYING EDUCATION

We provide in-person home buying seminars as well as an online self-help resource to help guide you through the home buying process. Use our resources to learn the pros and cons of home ownership, the loan process, how to choose a your home buying team, and the intricacies of negotiating and closing.

## 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 at the website, [www.coastalhousing.org](http://www.coastalhousing.org), or by calling the office at (805) 969-1025.

## FOR MORE DETAILS

Find more details of all Coastal Housing Partnership benefits, seminar schedules and the Network Service Partner listing here:

[www.coastalhousing.org](http://www.coastalhousing.org)  
**(805) 969-1025**