

HUD Program Fee Structure for 2026

FEE SCHEDULE

Fee Structure effective 01/01/2026

The agency is a 501© 3, non-profit organization with a mission to provide quality housing counseling and homebuyer educational programs. Services provided in-person, or by virtual are: financial/budget and credit counseling, comprehensive housing counseling, foreclosure prevention counseling and financial coaching programs. Homebuyer education programs are coordinated with groups. The agency continues to seek diversity of funding through grants, fees, and donations. To provide quality services to consumers the following fee structure will apply. Housing counseling and foreclosure prevention & default counseling services are free to consumers. Credit report reviews are \$35 per person. The fee may be waived in the event of hardship.

There is a one-time fee for homebuyer education of \$50 per person. This fee will include educational material, copies, and refreshments. The homebuyer education fee is nonrefundable after the class. If a client presents a check for payment and returned check due to insufficient funds will be assessed with the bank fees. Personal checks and money orders are accepted - payable to Shalom Center. The workshop fee will be waived based on the 30% AMI below.

*2026 Income Eligibility of 30% AMI (Extremely Low Income) - Workshop Fee Waiver Chart

Household Size	Monthly Income	Annual Income
1	\$2,916	\$35,000
2	\$3,333	\$40,000
3	\$3,750	\$45,000
4	\$4,166	\$50,000
5	\$4,500	\$54,000
6	\$4,833	\$58,000
7	\$5,166	\$62,000
8	\$5,500	\$66,000

Shalom Center for T.R.E.E. of Life (Income for CA)

*AMI will be different based on the areas and will change every year. See www.huduser.gov