

Our Purpose

theUPcenter
SINCE 1883

Your Path to Housing & Financial Security

Our HUD-approved comprehensive Housing & Financial Counseling program assists households in obtaining, maintaining, or improving financial stability & permanent housing.

Why Choose Us?

Face-to-face counseling

We work one-on-one with you providing personalized support and guidance to help you achieve your goals.

Personalized action plan

Together, we'll develop a personalized action plan for your financial goals, and we'll provide ongoing support until you achieve housing and financial goals.

While living at a shelter and facing overwhelming debt, Iris worked diligently with her counselor until she was able to afford housing, improve her credit, and pay off nearly \$75,000 in debt, eventually reaching financial independence.

Discover financial freedom!

(757) 965-8671

Call or
inquire online

theupcenter.org/hfc



★ *Housing & Financial Counseling is offered at the following locations!*

The Up Center

580 E. Main Street, Ste 400 | Norfolk 23510

★ 222 W 19th Street | Norfolk 23517

109.5 Clay Street | Suffolk 23434

www.theUPcenter.org

The Up Center is a 501(c)(3) nonprofit organization.



Housing & Financial Counseling

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Services

Our Housing & Financial Counseling is available to anyone in Hampton Roads seeking financial, credit, or housing support services.

We will counsel outside Hampton Roads on a case-by-case basis.

Counseling & Support

Housing Counseling

Education on mortgage options, home-buying process, and senior home equity.

Financial Counseling

Budgeting, credit repair, and debt reduction strategies.

Reverse Mortgage Counseling

Face-to-face guidance for seniors.

Long-Term Support

We're invested in your success every step of the way, for as long as you need us.

Info Sessions

Monthly Trainings

We offer monthly housing and financial classes to either prepare you for homeownership or provide you information on basic financial planning, credit management and debt management. Classes may cover:

- Homebuyer Education
- Budgeting and Basic Financial Planning
- Understanding the Importance of Credit
- Leasing and Fair Housing

Discover upcoming classes at
www.theUPcenter.org/calendar

“*Honestly, that class was really good. It broke things down so I could understand it, and I'm gonna use what I learned to make better choices with my money.*”

FAQs



Frequently Asked Questions

Do you provide grants to repair homes?

No, we are application agents for Virginia Housing's Accessibility Grants.

Do you provide financial assistance for rent, mortgage, or utilities?

No, we do not provide financial assistance. Please contact the Housing Crisis Hotline at 757-587-4202 or call 2-1-1

I am homeless. Can you assist me in finding housing or shelter?

We do not provide homeless services, but we can assist you in setting your financial goals.

I want to buy a home. Do you provide down payment assistance?

No, we do not provide down payment assistance but we can connect you with the right organization for further information as part of our pre-purchase counseling service.

