

ARE YOU EXPERIENCING ANY OF THESE HARDSHIPS?

HOMELESS

Homeless j YHY fUb 'a en that lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who is exiting an institution where he is resided for 90 days or less and who resided in an emergency shelter or a place not meant for human habitation immediately before entering that institution.

Homeless j YHY fUb 'a en who are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.

RENTER

Individual and families recovering from foreclosure or a resident in distress community rebuilding after a foreclosure crisis.

Individual and families that need budget management/financial literacy counseling fZc fVi X[Yhb["

Individual or families that need information on landlord/tenant rights or fair housing laws.

BUYER

Individual or families that are thinking of buying a home, but need assistance on evaluating mortgage readiness.

HOMEOWNER

Individual or familieg that are at-risk of foreclosure or have defaulted on their home loan or have experienced a predatory loan.

Individuals or families seeking information about refinancing or home equity loans.

HOW TO RECEIVE SERVICES

Tired of going in circles when attempting to find a housing solution?

CEDA has housing counselors that will help you navigate through this process.

CEDA offers alternative counseling solutions at no charge. The first step is to contact us so we can discuss what we can do on your behalf to help you resolve your housing problem.

For more information or to find out how you can become a client call:
(312) &, , !, \$%\$

For appointments and eligibility requirements for all other CEDA services, call:
(800) 571-CEDA (2332)

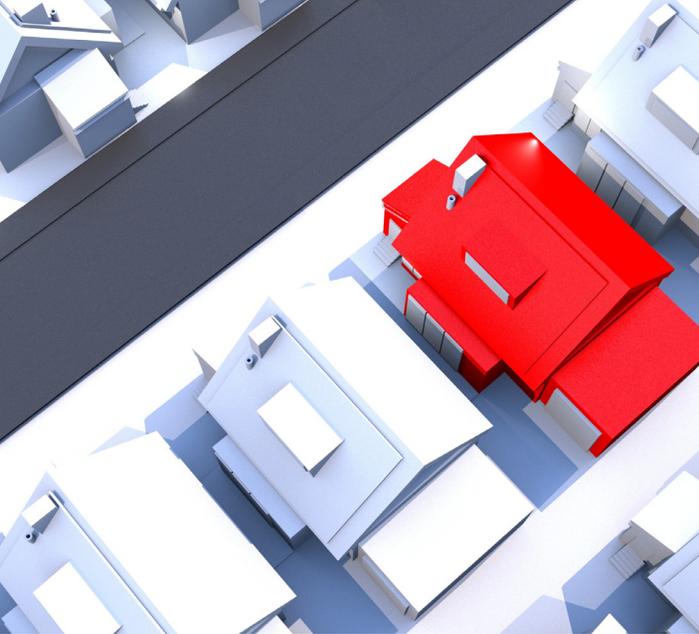


Comprehensive Housing Services

CEDA is a HUD-Approved Housing Counseling Agency



567 West Lake Street
Suite 1200
Chicago, IL 60661
Phone: (312) &, , !, \$%\$
Website: www.cedaorg.net



Client Services

TRANSITIONAL HOUSING FOR VETERAN A 9B

This program is a HUD federally funded program that models a bridge housing program designed to provide up to 24 months of emergency, safe, temporary housing and supportive services to veteran men while awaiting permanent housing placement and stabilization. Space is limited to a maximum of 12 beds.

PERMANENT HOUSING FOR INDIVIDUALS AND FAMILIES THROUGH THE RENTAL HOUSING SUPPORT PROGRAM (RHSP)

This program is an IHDA state funded program designed to provide rent subsidies to tenants living in RHS units across suburban Cook County. All eligible tenants must come from the **CEDA WAITING LIST** and must be at or below 30 percent of the area median income.

Other restrictions may apply. Space is limited to eighty-nine (89) FYbhsubsidies. The CEDA Waiting List is officially CLOSED until further notice.

HOME BUYING/ PRE-PURCHASE COUNSELING

CEDA provides one-on-one and group counseling to those that are seeking to purchase housing. Pre-purchase counseling includes an analysis of the client's financial situation to determine the feasibility of purchasing versus renting and the price range that the client can reasonably afford. The client will walk away learning the ins and outs of the home buying process, real estate and mortgage terminology, financing alternatives, and fair housing laws.

MORTGAGE DELINQUENCY AND MORTGAGE DEFAULT COUNSELING

CEDA provides one-on-one and group counseling to those seeking to address the need for assistance in avoiding foreclosure or accessing alternative housing to prevent homelessness. Mortgage delinquency/ mortgage default counseling includes an analysis of the client's financial situation to determine the options available to cure the delinquency/default. Budget counseling is required to assist the client in maximizing his or her available resources. Once the budget is analyzed, the counselor will contact the lender to determine the eligibility of entering into a reinstatement plan or forbearance agreement. Additional options on how to avoid foreclosure is also discussed.

RENTAL COUNSELING

CEDA provides one-on-one and group counseling to those that are seeking the need to avoid eviction. This type of counseling includes working with the client to conduct a financial analysis to determine how much rent the client can afford to pay and providing an alternative option should renting not be affordable.

All rental clients are advised on their rights under fair housing laws and local ordinances related to landlord/-tenant relations.

FINANCIAL MANAGEMENT/BUDGET COUNSELING

CEDA provides one-on-one and group counseling and coaching to those that are seeking to balance their budget or those that have credit issues. This type of counseling is primarily intended to help individuals who are renters seeking to become a homebuyer, homeowners that are at risk of foreclosure, homeowners recovering from a foreclosure, or residents in distressed communities re-building after the foreclosure crisis.