

## History

Since 1966, **CEDA** has been a private, not-for-profit community action agency, offering a number of social services and economic development programs to families and individuals throughout suburban Cook County. Specific programs within **CEDA** have expanded services throughout the city of Chicago.

## Purpose

**CEDA** has been providing professional, comprehensive housing counseling services since 1974. Branded as the ONLY HUD-certified comprehensive housing counseling program in suburban Cook County, we provide in-depth housing services to families living in and moving to suburban Cook County.

## Mission

The **Mission** of **CEDA's** Housing Counseling program is to educate, inform, listen, and find creative ways to assist participants in acquiring and maintaining affordable housing. **There are NO INCOME restrictions for counseling services. Counseling services are FREE of charge.**

## CEDA COMMUNITY DEVELOPMENT AGENCY SITES:

### **NEIGHBORS AT WORK**

1229 Emerson, Evanston, IL 60201  
PH: 847.328.5166

### **CEDA NORTHWEST SELF-HELP CENTER, INC.**

1300 Northwest Highway, Mount Prospect, IL 60056  
PH: 847.392.2332

### **PROVISO-LEYDEN COUNCIL FOR COMMUNITY ACTION, INC.**

411 W. Madison Street, Maywood, IL 60153  
PH: 708.450.3500

### **CEDA NEAR WEST c/o Neighborhood Center of Chicago**

6141 W. Roosevelt Rd, Cicero, IL 60804  
PH: 708.222.3824

### **CHICAGO HEIGHTS COMMUNITY SERVICE CENTER**

1203 West End Ave., Chicago Heights, IL 60411  
PH: 708.754.4575

### **FORD HEIGHTS COMMUNITY SERVICE CENTER, INC.**

1647 Cottage Grove Ave., Ford Heights, IL 60411  
PH: 708.758.2510

### **CEDA CENTER FOR COMMUNITY ACTION**

53 E. 154th Street, Harvey, IL 60426  
PH: 708.339.3610

### **SOUTHWEST DEVELOPMENT ASSOCIATION**

7666 W. 63rd Street, Summit, IL 60501  
PH: 708.458.2736

### **SOUTHEAST CEDA ROBBINS HUMAN DEVELOPMENT CENTER**

3518W. 139th Street, Robbins, IL 60472  
PH: 708.389.1914

### **CEDA CENTRAL OFFICE (Information and Referral ONLY)**

208 S. LaSalle Street, Suite 1900, Chicago, IL 60604  
PH: 312.795.8962 (**Hotline**)



# Comprehensive Housing



# Counseling Program

## The Comprehensive Housing Counseling program provides:



- **FREE private consultation between the housing counselor and the client.**
- **FREE assessment of client's situation to determine individual need.**
- **FREE information and advice about various programs available to help client acquire and maintain affordable housing.**

### PREMIER & SPECIALIZED TOPICS:

**Pre-Purchase/Home buying** includes one-on-one and group counseling in the following areas: evaluating mortgagor readiness, fair housing education, budgeting for mortgage payment, finding alternative sources of credit, money management, identifying and avoiding predatory lending practices and learning how to purchase a home using the Section 8 Homeownership Voucher Program. Participants must complete eight to twelve course hours of counseling. A *Homebuyers Certificate* is received at the end of counseling sessions.

**Resolving or Preventing Mortgage Delinquency or Default** includes one-on-one and group counseling in the following areas: restructuring debt, establishing reinstatement plans, seeking loan forbearance and managing household finances. This area of focus assists clients that are affected by predatory lending, foreclosure prevention and education, and pursuing loss mitigation strategies. A *Certificate of Completion* is received at the end of the counseling session.



## AND...

**Non-Delinquency Post Purchase** includes one-on-one and group counseling in the following areas: providing education materials on mortgage loan terms, home improvement and rehabilitation, property maintenance, grant and loan options for those needing housing assistance and the home equity conversion mortgage (HECM) options. For clients seeking information and advice on HECM counseling, a *Certificate* is received at the end of the counseling session.

**Securing or Maintaining Residence in Rental Housing** includes one-on-one counseling in the following areas: helping clients understand rent subsidies in market rate housing, public housing and transitional housing, budgeting for rent payments, education on client's and landlord's rental rights and explaining the eviction process. *Housing Counselors do not find housing for clients, but are able to provide rental housing search education.*

**Shelter or Services for the Homeless** includes one-on-one counseling in the following areas: emergency shelter stays in motel/hotel, overnight and seasonal shelters, transitional housing, and other shelter assistance, pending the client's situation and program availability. Special qualifications and restrictions apply to those families and individuals requesting transitional housing assistance.



**Information and Referral Services** are offered to those that call, walk-in (e.g., if a housing counselor is available), and request assistance. These services include referring housing clients to wrap-around CEDA services and/or offering housing clients information about external resources that may be available.

**Other Seminars and Workshops** are conducted throughout the year for those seeking to purchase a home and those already owning their homes.

**Home Maintenance** seminars are supported by the Community Development Block Grant (CDBG) Single-Family Residential Rehabilitation Program. These seminars are ONLY available to families participating in this program and are held in collaboration with local municipalities and townships in suburban Cook County. Topics may vary, including but not limited to, insurance, code enforcement, property taxes, home repair and improvements, financing alternatives, basic home maintenance and energy conservation measures. A take home packet of information is provided to those that participate.

**Homebuyer Education** seminars are supported by various funding sources and cover step-by-step instructions on how to identify key players in the home buying process, how to understand home buying language for negotiation purposes, how to use various techniques for saving and budgeting income and expenses, and other topics to help clients prepare for home ownership. All seminars are modeled after the Neighbor Works America program. A *Certificate* of classroom completion is offered at the end of each seminar.

**For more information, call the information and referral hotline number at**

**CEDA's Central office (312.795.8962).**