



# Housing Services

## Eligibility Requirements

To be eligible for Housing Services, you must be either a homeowner; home-buyer, renter, near homeless or homeless. Clients must submit required documents prior to appointment.

## Housing FAQs

### **What is Housing?**

The U.S. Department of Housing and Urban Development (HUD) office of Housing Counseling sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues. The Department's primary authority to provide housing counseling services is found in subsection 106(a) of the Housing and Urban Development Act of 1968 (122 U.S.C. 1701x). Section 106 authorizes HUD to provide, make grants to or contract with public or private organizations to provide a broad range of housing counseling services to homeowners and tenants to assist them in improving their housing conditions and in meeting the responsibilities of tenancy and/or homeownership.

### **What is CEDA Housing Services?**

The CEDA Housing Services was established in 1974 as a Comprehensive Housing Counseling Program to deliver a wide variety of housing counseling services to home-buyers, homeowners, low- to moderate-income renters and the homeless. Specific services are pre/post-purchase counseling, foreclosure prevention and mortgage default counseling, and rental and homeless prevention counseling. The CEDA Housing Services has continued its mission of providing housing counseling services and has expanded its strategic longer-term focus by incorporating housing solutions. Pre/Post-purchase counseling, foreclosure prevention and mortgage default counseling, and rental and homeless prevention counseling also fall within a long term framework for permanent housing solutions.

### **Who is eligible for Housing services?**

The Housing Department serves families and individuals throughout Suburban Cook County.

### **What does CEDA Housing provide?**

The CEDA Housing Services is a counseling program designed to educate, inform, assess, listen and find creative ways to empower families and individuals in acquiring and maintaining affordable housing. Its goal is to help empower families in making better decisions about improving their housing situation and meeting the responsibilities as a tenant and home owner.



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## What is the Service Delivery Model?

The CEDA Housing program service delivery model creates one consistent pathway towards independent permanent housing which has multiple pathway entry points for clients dependent on their current housing situation needs. This model also relies on strong partner relationships so that clients with needs beyond CEDA's scope of housing services can receive necessary referrals to other agency services.

The Housing Counseling Program uses an appointment based model to deliver counseling and other services. This ensures clients who are often in distressing situations has dedicated and uninterrupted one-on-one time with counselors to answer questions and address any concerns. Time is also used to contact lenders and other service providers to help maximize client resources so that they can improve their quality of life. The CEDA Housing program staff are trained professionals and strong advocates for assisting families and individuals to meet their housing needs.

## Housing Department Locations

### Chicago

567 West Lake Street, 1200  
Chicago, IL 60661  
Phone: 312-288-8010  
Days of Operation: Monday-Friday  
Hours: 9 a.m. – 3:00 p.m.  
(Special Appointments ONLY)

### Chicago Heights

1203 West End Avenue  
Chicago Heights, IL 60411  
Phone: 312-853-8959  
Days of Operation: Monday - Friday  
Hours: 8:30 a.m. – 5 p.m.

### Cicero

6141 West Roosevelt Road  
Cicero, IL 60804  
Phone: 312-795-8885  
Days of Operation: Monday - Friday  
Hours: 8:30 am. – 5 p.m.

### Harvey

53 East 154th Street  
Harvey, IL 60426  
Phone: 312-853-8571  
Days of Operation: Monday - Friday  
Hours: 8:30 a.m. – 5 p.m.