

Community Housing Solutions (CHS), formerly known as Lutheran Housing Corporation, is a private, not-for-profit organization that has helped Greater Cleveland residents secure and maintain quality, affordable housing since 1973. In order to accomplish this, CHS provides and coordinates services that address different housing issues.

CHS works closely with area lenders, city governments, community groups, federal programs, and other housing agencies to help low to moderate income residents achieve and maintain the dream of owning their own homes. Counseling is one of the beneficial services that we provide to serve Greater Cleveland residents. Our primary services consist of budget preparation, foreclosure prevention, and pre-purchase counseling.

Our staff is available to give you information to help your situation and to introduce you to our organization's services.

Please give us a call when you require housing counseling services. We look forward to assisting you.

Locations

Eastside Office

**12114 Larchmere Blvd.
Cleveland, OH 44120
(216)231-5815
Fax: (216)231-5845**



Westside Office

**1967 W. 45th St.
Cleveland, OH 44102
(216)651-0077
Fax: (216)651-0072**

Housing Counseling Services



Community Housing Solutions

*Serving
Greater Cleveland Area
Since 1973*

Additional Services

Summary of

Counseling Services

The *Tool Loan Program* provides a variety of tools to City of Cleveland residents free of charge to help them maintain, repair, and improve their homes affordably. The Tool Loan program operates Monday through Friday from 8:30 a.m. – 5:00 p.m. at both locations.

Eligibility is based on income and residency. In order to be approved for the program, you must complete a confidential application; provide a photo of income; a current telephone bill; one other current utility bill; and proof of homeownership, if applicable. Please allow up to three (3) days to process your application. Only one tool loan card will be issued per household. Tools are not loaned to persons under 18 years of age.

The *Home Repair Program* offers assistance to area homeowners for specific home repairs based on program eligibility and availability of resources. The program operates exclusively out of our Westside office, Monday through Friday from 8:30 a.m. – 5:00 p.m.

For details, contact a Home Repair program representative by calling our Westside office at (216)651-0077.

Points to Remember

1. Individual counseling sessions are held at our Eastside office. For and appointment, call (216)231-5815.

2. You may schedule an in-person or telephone conference, depending on the type of counseling requested. If you have special circumstances that prevent you from attending an in-person counseling session and you require a telephone conference, please explain that when scheduling your appointment. In-person counseling is preferred.

3. Certain information from the client will be required at the time of the counseling session based on the type of service provided. Information needs will be communicated at the time the appointment is scheduled.

4. If you are unable to attend your scheduled appointment, please contact the eastside office to reschedule with at least 24 hours advance notice.

Budget Counseling should be considered by those who want to get a handle on their personal finances. It will allow you to take an objective look at your household finances, work with the housing counselor to develop a budget you can live with, work to resolve credit report issues, and develop a savings plan.

Foreclosure Prevention Counseling should be considered if you are experiencing difficulty making your monthly mortgage payments. Oftentimes, clients attempt to work through their difficulties on their own then contact an agency after getting several months behind on their mortgage. The key is to schedule an appointment with a housing counselor in the very early stages of delinquency. A counselor can review your options and serve as a liaison between you and your lender to attempt to work out a repayment plan.

Pre-Purchase Counseling should be considered if you are interested in purchasing a home. A housing counselor will assist you in reviewing and developing a budget, explain the home-buying process, determine how much home you can afford, and help you understand key borrowing concepts.