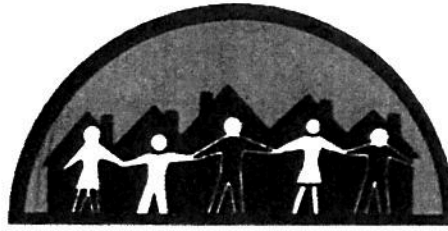


# Community Housing Solutions



*Serving the Greater Cleveland Area since 1973*

**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.

**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.

**Post-Purchase Counseling** should be considered if you are purchasing a home. A housing counselor will assist you in developing and continuing a monthly budget, home maintenance, and avoiding delinquency and foreclosure.

**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.

Individual housing counseling sessions are conducted at our Eastside office. For an appointment, call (216)231-5815.



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. Only residents of the city of Cleveland are eligible for the Tool Loan program. You must complete a confidential application; provide a valid photo ID, as well as Social Security number; proof 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 program representative by calling our Westside office at (216)651-0077.

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

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