

**Fair Housing Contact Service is a HUD-
Approved Housing Counseling Agency.**

Schedule an appointment to meet with a
Housing Counselor to learn more about the
FREE services listed in this brochure.

**Call 330-376-6191
or
Toll-Free 877-376-6191**



Call **BEFORE** you sign! Our counselors can
help you understand the terms of your loan.

**Fair Housing Contact Service
Board of Trustees**

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*At Fair Housing Contact Service, we believe
that everyone deserves to live in the safe,
affordable housing of their choice.*

Fair Housing Contact Service
441 Wolf Ledges Parkway
Suite 200
Akron, Ohio 44311
Phone 330-376-6191
Toll Free 1-877-376-6191
Tenant/Landlord Line 330-376-0359
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Housing Counseling



Fair Housing Contact Service strives to prevent
and eliminate housing discrimination and to
promote equal housing opportunity.

FAIR HOUSING CONTACT SERVICE
441 Wolf Ledges Parkway, Suite 200
Akron, Ohio 44311

*This brochure provided with assistance from the Community
Outreach Partnership Center and the University Park Alliance.*

To help ensure that your rights are protected, we offer the following services **FREE of Charge:**

- 🏠 Tenant/Landlord Counseling
- 🏠 Assistance with Housing Discrimination Issues
- 🏠 Comprehensive Housing Counseling
 - o Home Refinance
 - o Loan Document Review
 - o First-Time Home Buyers
 - o HECM Reverse Mortgage
 - o Default/Foreclosure
- 🏠 Educational Training Seminars
- 🏠 Interpreting for Clients who are Deaf or Hard of Hearing or who speak a language other than English
- 🏠 Literature available in large print

THE FAIR HOUSING ACT

Prohibits Discrimination on the basis of:

Race or Color	Sex
National Origin	Disability
Religion	Familial Status

We also offer:

- 🏠 Informative Booklets:
 - o Tenant/Landlord Handbook
 - o A Tenant's Guide to Repairs
 - o Security Deposits
 - o What Fair Housing Means for People with Disabilities
- 🏠 Professional Training
- 🏠 Membership

We provide the following services **FREE of charge:**

- 🏠 **1st Time Homebuyer Counseling** - We can help you prepare for buying your first home. Our certified counselors will educate you on the home buying process, and help you prepare for the requirements and responsibilities of home ownership.
- 🏠 **Predatory Lending Counseling & Loan Document Review** - Predatory lenders are lenders who prey upon the unsuspecting, making a profit from charging excessively higher rates, fees and charges. Predatory lenders often target seniors and racial minorities.

Predatory lenders make loans without regard to the borrower's ability to repay, making it more likely that the borrower will be unable to make their payments and eventually lose their home.

Our counselors can help you review a loan before you sign and provide information to help you avoid the traps of predatory lending.



- 🏠 **Default/Foreclosure Counseling** - If you are behind on your mortgage payments, our certified counselors can help you get back on track. We work with you to establish a budget, set priorities and determine strategies for saving your home.

- 🏠 **Home Refinance Counseling** - For those considering refinancing their mortgage, FHCS will provide callers with general information on common loan terms, information on closing costs and how to compare various loan programs to determine a true cost.

- 🏠 **Reverse Mortgage Counseling** - For homeowners over the age of 62, a reverse mortgage uses your home's equity to increase income without making loan payments. Our certified counselors will explain reverse mortgages, analyze your situation, and help you weigh the risks and benefits of this option.

- 🏠 **Referrals to other agencies for financial and other assistance**

