

FAIR HOUSING CONTACT SERVICE

AT FAIR HOUSING CONTACT SERVICE,
WE BELIEVE THAT EVERYONE DESERVES
TO LIVE IN THE SAFE, AFFORDABLE
HOUSING OF THEIR CHOICE.

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.**

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Suite 200
Akron, Ohio 44311

Phone 330.376.6191
Toll Free 1.877.376.6191
Tenant/Landlord Line 330.376.0359
Fax 330.376.8391

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Housing and Urban
Development.

FAIR HOUSING CONTACT SERVICE

HOUSING COUNSELING

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



Fair Housing Contact Service, Inc.
...on the path to equality



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THE FAIR HOUSING ACT PROHIBITS DISCRIMINATION ON THE BASIS OF:

Race or Color	Sex
National Origin	Disability
Religion	Familial Status

Additional state and local protected classes may apply



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
 - Home Refinance
 - Loan Document Review
 - First-Time Home Buyers
 - HECM Reverse Mortgage
 - 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

- **First 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 homeownership.

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

WE ALSO OFFER:

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