



We are advocates who stand for equality and justice and who celebrate diversity and inclusivity **for all people.** Community members can count on our reliable, knowledgeable, passionate staff to not only answer their call, but go above and beyond to help them resolve their issue.

“A child’s **course in life** should be determined **not by the zip code she’s born in**”.

President Barack Obama

Getting Help

Fair Housing Contact Service (FHCS) is a local, nonprofit, community-based organization that addresses issues of housing discrimination, tenant-landlord concerns, and provides housing counseling for home buyers and home owners. FHCS supports and encourages freedom of residence so that all persons can secure the housing they want, in the neighborhood of their choice.

We strive to prevent and eliminate housing discrimination by:

- Assisting clients in filing complaints
- Educating the public
- Investigating claims of discrimination
- Working with landlords and other housing providers so they understand their own rights and obligations

Fair Housing Contact Service does not provide legal advice. We provide information and education. Nothing in this brochure is intended as legal advice. Please contact an attorney for assistance if you require legal advice.



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Housing Counseling

FAIR HOUSING CONTACT SERVICE, INC.



Striving to prevent and eliminate housing discrimination and to promote equal housing opportunity.

Because
everyone
deserves a place
to call home.

Where you live is the foundation of your life. It could influence where your children go to school, as well as your access to healthy food choices, nearby healthcare facilities and leisure activities like parks and community events — just to name a few.

Fair Housing Contact Service (FHCS) is a local, nonprofit, community-based organization that addresses issues of housing discrimination, tenant-landlord concerns, and provides housing counseling for home buyers and home owners.

We integrate education into all of our programs and services, striving to explain the rights and obligations of all parties involved. We believe in providing education to help inform residents and housing providers, before there is a critical issue at hand.



Housing Counseling



WE OFFER THESE FREE SERVICES:

■ 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 on 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 true cost.

■ Referrals to other agencies for financial and other assistance



Interpreting available for clients who are deaf, hard of hearing, or who speak a language other than English.