Housing Advisory Commission September 14, 2020

Al Progress Report - Fair Housing Action Plan

Subcommittee:

HUD Certified Homebuyer Counseling Organizations

Subcommittee HAC Commissioners:

- Mark Rice
- Brian Palm

Action Item:

• 1D – Contract with a HUD certified homebuyer counseling organization to provide homebuyer education and financial management training, especially for groups with low homeownership rates

Implementation Partners:

- Lead: City Clerk's Office
- Partners: HUD Certified housing counseling agency, HAC

HUD Certified Homebuyer Counseling Overview:

What is a Housing Counselor?

- A HUD-approved housing counselor is an experienced, trained professional who can advise you on preventing foreclosure, buying a home, protecting your credit, and other issues.
- The <u>U.S. Department of Housing and Urban Development (HUD)</u> sponsors housing counseling agencies throughout the country and counseling is available in many languages.

An overview of the Homeowner Counseling options are:

https://www.knowyouroptions.com/get-help-overview/housing-counselors

Complete list of Illinois HUD approved Homebuyer Counseling Organizations:

https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?&webListAction=search&searchstate=IL

Naperville Area HUD approved Homebuyer Counseling Organizations:

Agency Name: THE NEIGHBOR PROJECT

Phone: 630-906-9400

Toll Free: Fax: Email: N/A

Address: 32 S Broadway

Aurora, Illinois 60505-3308

Counseling Services: - Financial Management/Budget Counseling

Financial, Budgeting, and Credit WorkshopsHome Improvement and Rehabilitation Counseling

- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English

- Spanish

Affiliation: MON VALLEY INITIATIVE **Website:** http://www.neighborproject.us

Agency ID: 81634

Agency Name: COMMUNITY SERVICE COUNCIL OF NORTHERN WILL COUNTY

Phone: 815-886-6000

Toll Free:

Fax: 815-886-6700 Email: ccasillas@thecsc.org Address: 440 Quadrangle Dr

Bolingbrook, Illinois 60440-3454

Counseling Services: - Financial Management/Budget Counseling

- Financial, Budgeting, and Credit Workshops

- Mortgage Delinquency and Default Resolution Counseling

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling

- Resolving/Preventing Mortgage Delinquency Workshops

Languages: - English - Spanish

Affiliation: HOUSING ACTION ILLINOIS **Website:** https://www.thecsc.org

Agency ID: 80118

Agency Name: DUPAGE HOMEOWNERSHIP CENTER, INC. DBA H.O.M.E. DUPAGE, INC.

Phone: 630-260-2500

Toll Free:

Fax: 630-260-2505 Email: info@homedupage.org Address: 1600 E Roosevelt Rd

Wheaton, Illinois 60187-6808

Counseling Services: - Financial Management/Budget Counseling

- Financial, Budgeting, and Credit Workshops

- Mortgage Delinquency and Default Resolution Counseling

- Non-Delinquency Post Purchase Workshops

- Pre-purchase Counseling

- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling

- Resolving/Preventing Mortgage Delinquency Workshops

- Reverse Mortgage Counseling

Languages: - English

- Spanish

Affiliation: HOUSING ACTION ILLINOIS **Website:** https://www.homedupage.org

Agency ID: 80523

Next Steps:

- Subcommittee to meet with City Clerks Office to determine process for contracting with a HUD Approved Homebuyer Counseling Organization
- Develop a plan and timeline to complete the Al Action Item