



The Fair Housing Resource Center Inc. is a non-profit 501(c)(3) organization that offers several housing programs to benefit residents of Northeast, Ohio. FHRC's mission is to promote equal housing opportunities for all persons and to advocate for fair housing and diversity in Lake County and the surrounding communities through education and involvement of the public, the governments, and the business community. FHRC operates a Landlord/Tenant hotline service to assist local residents with their housing rights, fair housing intake and complaint service for victims of housing discrimination. Moreover, our office is a certified Housing Counseling Agency approved by the U.S. Department of Housing and Urban Development ("HUD") which provides counseling regarding such topics as budget counseling, foreclosure prevention, predatory lending, home financing, and property repairs and maintenance.

"YOU HAVE A RIGHT TO HOUSING FREE FROM DISCRIMINATION"

Sex • Disability • Familial Status

Race • Color • Religion

National Origin or Ancestry • Military Status

If you feel you've been discriminated against in housing, make sure you take these steps:

- Keep a record of the names, dates, addresses, phone numbers and other important information which can assist in the investigation of your complaint.
- Don't forget to be as specific as possible about the incident. Get the names and addresses of any witnesses to the incident whenever possible.
- Following the incident, you have one year to file an administrative complaint or two years to file a lawsuit.



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This brochure is intended for general information purposes only and does not constitute legal advice. If you need legal advice please contact your local Bar Association, Legal Aid Society or a private attorney.



HOUSING COUNSELING SERVICES



BUDGETING & FINANCIAL COUNSELING WORKS

Financial literacy plays an important role in any aspects of our lives. It enables us to make smart choices and set goals.

Housing counselors help to empower clients with knowledge, tools, and resources to make informed financial choices.

As the economy improves, the awareness and understanding of budgeting and financial literacy is vital to a family's ability to become and remain financially stable.

TOP BENEFITS OF BUDGETING & FINANCIAL LITERACY COUNSELING

- 01 Learn budgeting tools and techniques to help you manage your money
- 02 Improve your credit rating
- 03 Begin a savings plan for future goals
- 04 Increase awareness to avoid identity theft and loan scams
- 05 Understand your financial options for homeownership, refinancing, or renting

HUD Certified advisors offer housing information, education and referrals in a confidential setting

Get help with:

- ✓ **Budgeting & Financial Counseling**
Receive advice and coaching on financial matters.
- ✓ **Tenant Rights and Responsibilities**
Find out about security deposits, leases, maintenance, and affordability.
- ✓ **Housing Discrimination**
We can assist in filing a complaint if you feel discriminated against when seeking housing financing or looking for a home or rental property.
- ✓ **The Home Buying Process**
Learn what buying a home involves from what you can afford to how to maintain it.
- ✓ **Preventing Homelessness**
Get referrals to agencies for help with rent, utilities and security deposits.
- ✓ **Preventing Mortgage or Property Tax Foreclosure**
Know your options if you're having trouble paying your mortgage or property tax.

Housing Counseling services are **FREE**
Call (440)392-0147 to speak to a counselor today!

