

# FORECLOSURE PREVENTION COUNSELING

- ✓ Counselors will work hand-in-hand to help guide you through the process.
- ✓ We are able to provide you with the information you may need to avoid foreclosure.
- ✓ Housing Counselors are available to help you better understand your options, organize your finances, and help you negotiate with your lender.

Scan the QR Code for more information on how we can help you prevent foreclosure.



**“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.

**Services are offered at no charge to  
members of our community.**

**Call (440) 392-0147 to speak to a  
counselor today!**

**Stay up-to-date on all our  
services and classes at  
[www.FHRC.org](http://www.FHRC.org)**

**U.S. Department of Housing and Urban Development (HUD)**  
(800) 669-9777 • (800) 927-9275 TTD/TTY  
[www.hud.gov](http://www.hud.gov)



Materials made available by funds from the HUD Office of Housing Counseling.

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 & FINANCIAL COUNSELING SERVICES



**Fair Housing Resource Center, Inc.**  
1100 Mentor Ave.  
Painesville, Ohio 44077  
(440) 392-0147, Fax (440) 392-0148  
Toll Free (866) 411-3472  
Email: [info@fhrc.org](mailto:info@fhrc.org)  
[www.FHRC.org](http://www.FHRC.org)

# BUDGETING & FINANCIAL COUNSELING WORKS

Financial literacy plays a vital role in many aspects of our lives. Understanding the complex world of personal finance allows individuals to make educated decisions and achieve their financial goals.

Housing counselors help to empower community members with the knowledge, tools, and resources they need to help them improve their housing needs.

As our economy continues to evolve, individual awareness and understanding of budgeting and personal finance will play a vital role in helping families become and remain financially stable.

## 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 of, and to avoid identity theft and loan scams
- 05 Understand your financial options for homeownership, refinancing, or renting

HUD-certified housing counselors offer guidance on home ownership, personal finance, foreclosure prevention, and rental counseling

## Need help with:



### Budgeting & Financial Counseling

Receive advice and counseling on financial matters.



### Tenant Rights and Responsibilities

Learn about security deposits, leases, maintenance, and affordability.



### Housing Discrimination

We can assist with filing a complaint if you feel discriminated against while shopping for a home, obtaining financing, or looking for rental properties.



### Preventing Mortgage or Property Tax Foreclosure

Know your options if you're having trouble paying your mortgage or property tax.



### The Home Buying Process

Learn how to navigate the home buying process, from finding a real estate agent to obtaining financing and best practices for home maintenance.



### Preventing Homelessness

Receive personalized counseling to prevent homelessness, apply for rental assistance, and receive referrals for additional services.

Scan the QR Code for more information.

Sign up for FREE classes at the bottom of the webpage.

