



(815) 933-0506 275 E. Court St, Suite 201 Kankakee, IL 60901-3843

## Disclosure to Client for HUD Housing Counseling Services

The City of Kankakee Economic and Community Development Agency (ECDA) provides the following HUD-approved, one-on-one housing counseling services:

1. Pre-purchase counseling services;
2. Rental counseling;
3. Homelessness Assistance

ECDA also provides the following group education workshop:

1. Pre-purchase/Homebuyer education;

ECDA offers group workshops on a quarterly basis. Please visit our website for the most current workshop schedules here: <https://ecda.citykankakee-il.gov/>. You can also email or call the ECDA office: [yourvoice@citykankakee-il.gov](mailto:yourvoice@citykankakee-il.gov) or call 815-933-0506.

Pre-registration is required, by going online to: <https://ecda.citykankakee-il.gov/>

### Workshop Descriptions

*Pre-Purchase Homebuyer Education Workshop-* Attendees will receive information on topics that will prepare the prospective homebuyer to make informed home purchase decisions. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home. A Certification of Completion is issued upon completing the workshop. For additional one-on-one assistance, you can schedule a personalized session with a counselor.

Learn more about the roles of the professionals involved in the home buying process from choosing a home, to learning about down payment assistance programs. Meet lenders, realtors, inspectors, insurance agents, and attorney.

### Counseling Descriptions:

*Pre-purchase Counseling* - Clients receive comprehensive one-on-one counseling, which covers the entire homebuying process from beginning to end. Counselors assist their clients with creating a sustainable budget/spending plan for their current household situation, and a clear action plan is developed to achieve the overall goal of homeownership. Clients also receive important material on home inspection, pre-foreclosure, and any other homeownership topic relevant to successfully maintaining a home.

*Rental Topics* – During one-on-one sessions, the counselor will review topics and help identify goals as necessary for the client's own financial situation. Topics may include: helping clients identify affordable rental units, providing information on tenant rights and fair housing issues, counseling on household budgeting and good rental practices, and connecting clients with additional community resources as appropriate.

*Homelessness Assistance* - During one-on-one sessions, the counselor will review topics and help identify goals as necessary for the client's own financial situation. Topics may include: navigating local homeless service systems, helping clients identify affordable rental units, providing information on tenant rights and fair housing issues, counseling on household budgeting, and connecting clients with additional community resources as appropriate.

### Relationships with Industry Partners:

ECDA has financial or exclusive relationships, or both, with specific industry partners, such as Realtors, Insurance Agents, Home Inspectors and Real Estate Attorneys. Our agency also works directly with the following entities: the U.S. Department of Housing and Urban Development (HUD), NeighborWorks America, Housing

Action Illinois, and the State of Illinois.

**No Client Obligation:**

There is no obligation to receive, purchase, or use any product or service offered by this agency, or any services of its industry partners, in exchange for receiving HUD housing counseling services.

**Alternatives:**

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

**I have read and have received a copy of this disclosure.**

Client signature \_\_\_\_\_ Date: \_\_\_\_\_

Counselor signature \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ **This disclosure was conveyed verbally via a virtual/telephonic session.** (Counselor initials, if applicable)