McHENRY COUNTY HOUSING ASSISTANCE GUIDE

FEBRUARY 2009

CONSUMER CREDIT COUNSELING SERVICE OF MCHENRY COUNTY, INC.	
400 Russell Court Woodstock, IL 60098 815-338-5757 800-815-2227 Fax: 815-338-9646 illinoiscccs.org cccwdstk@sbcglobal.net	Financial counseling and Debt Management Programs - Budgeting and wise use of credit classes - Bilingual counseling available in Spanish - Credit report access and counseling - HUD-approved Default/Mortgage Foreclosure Prevention Counseling - On-site budget and debt counseling at social service agencies
Hours:	Mon. – Thur.: 8:30 am - 5:00 pm, Fri.: 8:30 am – 4:00 pm. Saturdays and evenings by appointment.
Fees:	$25 Debt Management Program Start-up for DMP clients only. Debt Management Program sliding scale fee of $5 - $30 monthly, based on income. $25 donation requested for counseling.
Population	General
Eligibility	Persons with credit, budget or debt problems and persons with mortgage or housing problems.
Misc.	Evening appointments available in Algonquin and McHenry All locations are handicapped accessible

CORPORATION FOR AFFORDABLE HOMES OF MCHENRY COUNTY	
209 Dean St Woodstock, IL 60098 815-206-5805 Fax: 815-206-5820 www.cahmco.org cahmco2@sbcglobal.net	CAHMCO is a non-profit housing developer committed to increasing opportunities for affordable housing in McHenry County. It has programs geared to assist low-income homebuyers and renters in McHenry County, and it focuses on advocacy and education around the issue affordable and workforce housing.
Eligibility	Must meet income limits
Hours	9 am – 4 pm

MCHENRY COUNTY HOUSING AUTHORITY	
PO Box 1109 1108 N. Seminary Ave. Woodstock, IL 60098 815-338-7752 Fax: 815-338-1217 www.mchenrycountyhousing.org	Emergency shelter, past due rent assistance and security deposit, first month rent for qualified applicants – Rental assistance and public housing for income eligible clients - Information and referral - Energy conservation information and home weatherization - LIHEAP: Low Income Home Energy Assistance Program - Assists eligible low-income households pay for winter energy services by providing a one-time benefit. Senior and Very Low Income Dental Program on a limited basis. Owner-occupied rehab program.
Population	Low income
Eligibility	Income eligibility
Hours:	Mon, Tues, Thur 8:30 am – 5 pm; Wed 8:30am – 6 pm; Fri 8:30am – 4pm.
Fees	No fees
Misc.	HANDICAPPED ACCESSIBLE: Yes

MCHENRY COUNTY WORKFORCE CENTER	
500 Russel Court Woodstock, IL 60098 815-338-7100 TDD: 815-338-2374 Fax: 815-338-7125	Job information/placement assistance. - Vocational training/skill enhancement (for eligible persons). - Vocational/career counseling. - Resume writing software - Free access to resource room with computers, fax machine, phone and Internet access for job search activities. - Job search, career, and networking seminars - Information session about services and to determine eligibility 9 a.m. every Thursday; please call 815-338-7100, ext. 203 for directions.
Population	General population, economically disadvantaged, dislocated workers and eligible youth 16 – 21 years of age
Eligibility	General population for job search and Resource Room usage; must meet WIA eligibility for advanced and training services. McHenry County Workforce Network is an equal opportunity employer/program. Auxiliary aids are available upon request to individuals with disabilities.
Hours:	Monday – Friday, 8:30 am – 4:30 pm
Fees	No fees

PRAIRIE STATE LEGAL SERVICES, INC.	
400 Russel Court Woodstock, IL 60098 815-206-5828 TDD: 847-662-4441 Fax: 815-206-5830 800-531-7057 for new intake	Provides free legal advice in a wide variety of civil legal matters - Provides free legal representation in civil legal matters including government/public benefit, landlord/tenant, mortgage foreclosure, utility problems, elder abuse, family law matters involving domestic violence - Special funds allow representation of seniors in a wide variety of matters - Available to train social service staff in legal areas affecting low-income, disabled or elderly persons - Nursing home residents' rights, issues impacting seniors' ability to live independently, and other elder law issues are a priority
Population	McHenry County residents who meet either an income eligibility test or an age guideline. Specifically, persons who are age 60 or older or have household income below 125% of the federal poverty level, exceptions can be made for individuals with incomes up to 200% of the poverty level or persons HIV positive with incomes up to 300% of the poverty level. Income eligibility guideline not applied for persons age 60 or older.
Eligibility	Must be U.S. citizen or legal alien and meet income guideline or be senior citizen (60+). Undocumented aliens may be represented if domestic violence victims and if case is related to that abuse.
Hours:	Office on Russel Court is open 8:30 a.m. – 5 p.m., Monday-Friday. Telephone intake and advice available 9:05-11:45 a.m. and 1:05-4 p.m., Monday – Friday, through telephone counseling and advice service (800) 531-7057. New applicants seen by appointment or during walk-in hours; appointments are sent through the telephone advice service; walk-in hours are 9-11 a.m. on Tuesdays. Seniors may also set appointments by calling the office directly at (815) 206-5828.
Fees:	None for attorney time but client may be required to pay out-of-pocket costs or court fees.
Misc.	HANDICAPPED ACCESSIBLE: Yes

TOWNSHIP SUPERVISORS	
Provide limited financial assistance upon eligibility - application must be completed. Starred townships offer emergency assistance programs.	
Alden 815-648-2720	William Crowe
Algonquin* 847-639-2700	Dianne Klemm
Burton 815-675-9139	Suzanne Regnier
Chemung 815-943-4558	Robert Dixon
Coral* 815-923-2424	Roger Naylor
Dorr* 815-338-0125	Robert E. Pierce
Dunham* 815-943-5598	John Pihl
Grafton* 847-669-3328	John Rossi
Greenwood 815-648-4653	Donald Kaiser
Hartland* 815-338-1432	Bernard Kisly, Jr.
Hebron* 815-648-2994	Gregory Kuhs
Marengo 815-568-1355	Steven Weskerna
McHenry* 815-385-5605	Donna Schaefer
Nunda* 815-459-4011	John Heisler
Richmond* 815-678-4144	Tamara Valentine-Garza
Riley* 815-597-1510	Donna Bernardi
Seneca* 815-923-2288	Ersel Schuster

Steps to Prevent Foreclosure

If you are unable to make your mortgage payment:

1. Don't ignore the problem. The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house. Open and respond to all your mail, and read the legal notices carefully.

2. Contact your lender as soon as you realize that you have a problem. Lenders do not want your house. They have options to help borrowers through difficult financial times.

3. Know your mortgage rights. Find your loan documents and read them so you know what your lender may do if you can't make your payments.

4. Understand foreclosure prevention options. Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at **www.fha.gov/foreclosure/index.cfm**.

5. Contact a housing counselor. HUD-certified housing counselors can help you understand the law and your options, organize your finances and represent you in negotiations with your lender if you need this assistance. In McHenry County, contact Consumer Credit Counseling Services of McHenry County at 815.338.5757.

6. Prioritize your spending. After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses-cable TV, memberships, entertainment-that you can eliminate. Delay payments on credit cards and other "unsecured" debt until you have paid your mortgage.

7. Use your assets. Do you have assets-a second car, jewelry, a whole life insurance policy-that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.

8. Avoid foreclosure prevention companies and foreclosure recovery scams! Consumer Credit Counseling Services of McHenry County is a HUD-certified, legitimate counseling agency that will provide free services to help you work through the best possible outcome on your home. There is no quick or easy fix from agencies offering industry “secrets.”

Original Source: www.hud.gov/foreclosure/index.cfm

Alternatives to Foreclosure

Special Forbearance Your lender may be able to temporarily reduce or suspend your payments for a fixed period of time. At the end of that time, you must make a lump sum payment or enter into a long term repayment plan to pay back the reduced or suspended amount. Forbearance may be a good option when the cause of your default is specific and temporary and it is reasonable to assume you will be able to resume making payments at the end of the forbearance period.

Repayment Plan Your lender may be able to arrange a simple repayment plan whereby you make your mortgage payment plus an amount of the total in default. The plan could be a few months long, or may extend to a year. At the end of the time period, you would have paid off the past due amount and your payments go back to the original payment amount. Your lender or servicer may require a good faith payment upfront to begin the plan. A repayment plan may be a good option when the situation that caused your default is resolved. For example, the default may have occurred because you were unemployed for a period of time, but you have now become employed again.

Mortgage Modification You may be able to refinance the debt and extend the term of your mortgage loan. This will help you catch up by possibly reducing the monthly payments to a more affordable level. You may qualify if you've recovered from a financial problem but your net income is less than it was before the default.

Partial Claim Your lender may be able to work with you to obtain an interest-free loan from HUD to bring your mortgage current, if you qualify.

Pre-Foreclosure Sale This will allow you to sell your property and pay off your mortgage loan to avoid foreclosure and damage to your credit rating. If you're unable to afford the house long-term, you may sell the house yourself before the foreclosure sale and save some of your equity.

Deed-in-lieu of foreclosure As a last resort, you may be able to voluntarily "give back" your property to the lender. This won't save your house, but may help your chances of getting another mortgage loan in the future.

McHenry Township Assistance Programs

Statutorily, McHenry Township is required to administer a **General Assistance Program**. This is a program of monthly assistance to meet basic maintenance needs (as defined by the Illinois Department of Human Services). There is a process of determining eligibility for this program including but not limited to: identification, residency, income, employment status, eligibility and participation in other governmental assistance programs and cooperation in seeking other sources of assistance and employment. Every resident has a right to apply for general assistance and to be treated with dignity, respect and confidentiality. No applicant will be discriminated against.

McHenry Township also administers an **Emergency Assistance Program** for residents who may not qualify for General Assistance but are in need of emergency assistance for shelter, food, utilities, medicine etc. Residents are only eligible for this assistance once in a twelve month period. Documentation of income eligibility and emergency need is required. Funds may be used for rent or mortgage payments with proof of pledge for remaining balance and/or assurance that partial payment will postpone eviction. Funds for shelter may be used for rent and mortgage payments. Every resident has a right to apply for emergency assistance and to be treated with dignity, respect and confidentiality. No applicant will be discriminated against.

McHenry Township also administers **Salvation Army Emergency Assistance** for all residents living in the 60050, 60051, 60072 and 60097 zip codes. This assistance is similar to the township's Emergency Assistance and is in addition to the government funded programs. The Salvation Army is a faith based non-for-profit agency and this program is subject to availability of these private resources. Every resident in these zip code areas have a right to apply for Salvation Army Emergency Assistance and to be treated with dignity, respect and confidentiality. No applicant will be discriminated against.

Referrals Probably one of the most invaluable services provided by the township is our ability to refer residents for other sources of assistance. We work closely with social services, government agencies, churches, schools and community groups to make sure our residents have access to much needed services. Many people have no idea of the types of services available in the community and we act as a clearing house and referral agency to direct them.