

About the CTC



Since opening in 2002 the CTC:

- Has served over 9,000 low- and moderate-income residents.
- Has helped over 1,000 residents achieve homeownership.
- Is part of the Cuyahoga County EITC Coalition and Foreclosure Prevention Coalition.
- Has helped 1,300 residents access an avg. \$2,000 each in refunds, mainly from the Earned Income Tax Credit (EITC).
- Has counseled over 700 households in foreclosure prevention.

The CTC operates with seven staff members and meets the HUD National Industry Standards for Homeownership Education & Counseling.

The Center is supported by Housing Partnership Network, Third Federal Savings and Loan, KeyBank, Cuyahoga County, State of Ohio, and private foundations.

The CTC is certified by HUD for Homeownership Education & Counseling, is a member of the Cuyahoga County EITC Coalition and the Cuyahoga County Foreclosure Prevention Program.



Classes. Counseling. Community.

CHN's Community Training Center (CTC) has already helped over 1,000 families achieve homeownership. The time to start is now, and the place to start is the CTC.

All classes and programs are **FREE**.

Cleveland Housing Network
2999 Payne Avenue
Cleveland, OH 44114
(216) 881-8443

www.chnnet.com



Classes. Counseling. Community.



Programs & Services

The CTC combines group training with individual counseling and support programs to help residents achieve homeownership and long-term economic stability.

To schedule an appointment or to register for classes, call 216.881.8443 Ext. 1 or visit www.chnnet.com

Counseling & Training Pre- and Post-Homeownership

Counseling is available to those interested in learning about purchasing a home, for those who are already homeowners, and for those facing foreclosure.

Money & Credit

Counselors will help you review your cash flow, your credit report, your savings options and your budget. A financial planner is also available to help you plan your future.

Career Development

Our career coach will help identify the skills you have to understand which jobs are best suited to your skills. The coach can also help with résumés and employment skills such as interviewing and communications.

Open Computer Access

The computer lab is open Monday through Thursday from 9 a.m. to 8 p.m. and from 9 a.m. to 4 p.m. on Fridays. You are welcome and encouraged to stop in to practice your computer skills, explore the Internet, update your resume, search for jobs, practice typing, math or reading skills—you decide. We ask open access users to sign in and out when they use the lab.

Special Services

- Foreclosure Prevention
- Tax Preparation Assistance
- Mortgage Assistance

Our classes are scheduled mornings as well as evenings to accommodate busy schedules. Trainers and counselors have the experience necessary to understand your needs.

Class Descriptions

All classes
and programs
are FREE

Step Into Homeownership

4 sessions

Held once a week for 4 weeks in 2-hour sessions. The class covers the process of purchasing a home, clearing up credit, determining how much you can afford to spend on a home, mortgage terms, and the art of successful homeownership.

Appointments are also available with skilled homeownership advisors to help you clear up credit and qualify for a mortgage loan.

Introduction to Computers

8 sessions

Currently offered in 8-week sessions, meeting once per week for 2 hours. Morning and evening classes are taught by instructors from Cuyahoga Community College, and cover Internet, E-mail, Word, Excel and PowerPoint.

Microsoft Office

8 sessions

Currently offered in 8-week sessions, meeting once per week for 2 hours. Morning and evening classes are taught by instructors from Cuyahoga Community College, and cover Internet, E-mail, Word, Excel and PowerPoint.

Life as a Lease Purchaser

1 session

A 2-hour session that reviews your responsibilities as a Lease Purchaser with Cleveland Housing Network. This class is open to you throughout the time you live in your home, and outlines the basics of successful lease purchase residency.

HomeSmart

6 sessions

This program is designed for homeowners and provides education and group discussion around topics including Understanding Home Equity, Evaluating Credit Offers, Hiring a Contractor, Mortgage Calculators, Paying your Home off Early, and Making Sound Financial Decisions as a Homeowner.



My Money

1 session

A 2-hour class to help you identify your goals and how your daily finances affect your ability to achieve your goals. You will work in groups to identify barriers, create a budget and begin to identify next steps to achieve your goals.

My Banking

1 session

Have you avoided using traditional banks because of the fees? Because you don't know how to balance your checkbook? Because it's all so confusing? Because you're in ChexSystems and no one will open an account for you? This 2-hour class will help clear up the confusion about using a checking account and a savings account and help you explore your options. You will learn how to order your own ChexSystem report, and how to improve it so you can open an account.

Free Tax Preparation

CHN is a year-round tax preparation site, and offers FREE tax preparation to consumers with household income at \$40,000 per year or less. This program is run in conjunction with the IRS and the Cuyahoga County EITC Coalition. Taxes are e-filed, and returns can be direct deposited or sent by check. Most clients receive refunds within 7-10 business days.

My Credit

1 session

Have you ever seen your credit report? Do you understand what is on there, how it got there, and how to make it go away? How does a creditor view your credit report? How can you improve it? This 2-hour class will help you find the answers to these questions and others.

My Goals

1 session

Have you ever written down your goals? Even if you have, what happens next? How do your daily habits affect your ability to achieve your goals? This 2-hour class focuses on your goals, and developing a plan for achieving them. It's okay to dream. We look forward to helping you make your dreams come true!

Individual Counseling

One-on-one appointments are available for preparing to buy a home, for homeowners looking for advice on refinancing or catching up a past-due mortgage, for understanding and clearing up credit issues, and for creating a plan for reaching career and financial goals.

Additional Services

- Financial Planning
- Career Coaching
- Benefits Screening
- Access free credit reports online

My Money Series

Additional
Services

FREE by
appointment