

STEPS TO HOMEOWNERSHIP

- Attend and complete homeownership counseling
- Figure out how much house you can afford
- Shop for a loan, find out about home buying programs and get preapproved
- Choose a realtor and shop for a home
- Make an offer and negotiate terms
- Get a Private home inspection
- Have the home appraised and obtain homeowners insurance
- Settlement or Closing – sign paperwork and pay closing costs
- MOVE INTO **YOUR** NEW HOME
- Have ongoing homeownership counseling



**THE CITY OF KENOSHA
HOUSING AUTHORITY**
IS LOCATED IN THE
Kenosha Municipal Building
625 52ND Street, Room 98
Kenosha, Wisconsin 53140
Or the
Kenosha County Job Center
8600 Sheridan Road
Kenosha, Wisconsin 53142

***For more information regarding
this program please call our
offices at:***

(262) 653-4120 or (262) 697-4641



LOCAL HOUSING COUNSELING AGENCY (LHCA)

The City of Kenosha
Housing Authority
is a **HUD Approved**
**Local Housing
Counseling Agency**

What Services Can You Receive Through the City of Kenosha Housing Authority Homeownership Counseling Agency?

The **City of Kenosha Housing Authority** (KHA) is a local housing authority created by the City of Kenosha in 1972 to serve the needs of low-income residents by providing affordable, decent, safe and sanitary housing opportunities.

In 1995, our agency began assisting families in the transition from renting to homeownership. The KHA offers counseling and guidance to assist in this success.

In December of 2009, we received HUD approval as a **Local Housing Counseling Agency (LCHA)** to provide Homeownership Counseling services.

The **City of Kenosha Housing Authority**
Is a
HUD Approved
Housing Counseling Agency.

Homebuyer Education Workshops

The KHA provides formal workshops. Our certified homeownership counselors and community experts work collaboratively in presenting information regarding the home buying process.

We have committed lenders, credit counselors, home inspectors and realtors who assist in our workshop activity.

Topics May Include:

- how to locate a home
- loan obtainment
- home inspection
- budgeting & money management

One on One Counseling

Our HUD certified counselors will meet with you individually to assist you with homeownership readiness.

Services Provided Include:

- needs assessment
- affordability
- debt determination
- pre-purchase
- determining mortgage readiness
- credit report obtainment and review
- fair housing education
- financial management/budget
- community resource referrals

Who is Eligible?

Our services are available to anyone looking to purchase a home in Kenosha County.

How much does it cost?

The membership fee for counseling and educational services is calculated on a sliding scale and based on the gross annual income of all applicants.

In the event that an applicant is unable to pay the fee for service, scholarships may be available. No applicant will be rejected for his or her inability to pay.

Counseling Services provided by the City of Kenosha Housing Authority includes the following areas with the cooperation of a wide variety of community experts in each field:

- **Credit Counseling**
(Find out your credit score)
- **Real Estate Selection**
(Work with a Realtor to make the important home purchase)
- **Lenders/Mortgage Bankers**
(Find your best option in a home loan)
- **Home Inspections**
(Find out if your new home is in good condition)