

What Housing Counseling, Information & Referral can do for you ...

Information and referral:

- Provides basic information about home ownership and renters' problems.
- Links home owners and tenants with agencies to help solve problems.
- Gives information about fair housing laws and assesses complaints for referrals.

Pre-mortgage counseling:

- Helps you find out how to purchase the home you can afford.
- Outlines your obligations as a home owner.
- Instructs you about the types of papers (records) you should keep.
- Stresses importance of making payments and what to do if you can't pay on time.
- Provides information and advice on budgeting and money management.
- Gives tips on caring for your home: maintenance, repairs, energy conservation.

Default counseling:

- Gives advice on budgeting and money management.
- Lets you know what to do if it looks like you can't pay your rent or house note.
- Provides information on what to do to keep from getting evicted or foreclosed.

Rental counseling:

- Counsels individuals whose application for rental housing was denied.
- Advises you on what to do when a landlord won't make repairs.

Other services available:

- legal advice to nonprofit groups working to increase decent housing and create suitable living environments;
- community education, including presentations to civic, business, religious, educational and neighborhood organizations; and,
- research and technical assistance to community groups concerned with housing discrimination.

It is illegal to discriminate against any person because of race, color, religion, sex, national origin, children in the family, or handicap in the following situations:

- o sale or rental of most housing;*
- o advertising the sale or rental of housing;*
- o financing of housing;*
- o provision of real estate brokerage services.*



Have you been discriminated against in a housing situation?

Name: _____

Address: _____

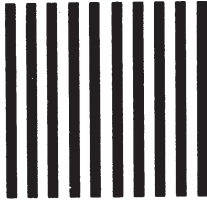
Phone: _____

Brief description of legal problem:

You were discriminated against because of your:

- Race
- Color
- Religion
- Sex
- National Origin
- Handicap
- Children

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NECESSARY
IF MAILED IN THE
UNITED STATES



BUSINESS REPLY MAIL

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The Housing Counseling Information & Referral Project

WEST TENNESSEE LEGAL SERVICES, INC.

Post Office Box 2066

Jackson, TN 38302-2066



For assistance, call:

**The Housing Counseling,
Information & Referral Project
at
WEST TENNESSEE LEGAL SERVICES
731.423.0616
or 1-800.372.8346**

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**210 West Main Street
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Jackson, TN 38302-2066
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1-800.372.8346**

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The Housing Counseling Information & Referral Project WEST TENNESSEE LEGAL SERVICES, INC.

- **JACKSON OFFICE**
210 West Main Street
Jackson, TN 38301
- **DYERSBURG OFFICE**
208 S. Church Street
Dyersburg, TN 38024
- **HUNTINGDON OFFICE**
113 W. Paris Street
Huntingdon, TN 38344
- **SELMER OFFICE**
141 N. Third Street
Selmer, TN 38375

Housing Counseling, Information & Referral

Information and Referral

Home Ownership and
Rental Counseling

Certified HUD Housing
Counseling Agency

Advocates for Fair Housing

Counsel for nonprofit
organizations to increase
affordable housing stock

Community education
programs, research and
technical assistance



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