Tech Buddy Program Curriculum

Session 4: Housing and Job Search

Prepared by

- University of Illinois - Community Data Clinic
- Cunningham Township Supervisor’s Office
- Housing Authority of Champaign County
- Project Success of Vermillion County
- City of Champaign - Outreach & Engagement Division
Housing Resources
Home Ownership 101
Keeping the American Dream

A three part program that focuses on topics that help both new and established homeowners manage their most important asset---their home!

Online workshops:
• 4/27: Home maintenance
• 5/2: Budgeting, Saving & Keeping Records
• 5/4: Being part of the Community

To register:
• Call (217) 819-5113
• Email family@cuhabitat.org

Hours: 6-8 pm

Attend all three classes to have a chance to win a $50 Home Repair Gift Card!

https://cuhabitat.org/financial-education/
Focused on Head of households to reach self-sufficiency: stable shelter, healthy nutrition routine, affordable choice of transportation, comprehensive health insurance.

- individualized services, financial incentives, and participation in training.
- Participants plan short and long-term goals with their FSS Coordinator through a goal-based savings account
- Goal-based financial credits will be deposited into a special savings account.
- Once participants accomplish their final goal, the money in the account can be used toward education, transportation, or a down payment on a home.
- Participants of this program may earn up to $16,000

Eligibility:
Head of households employed consecutively for 12 months
OR Enrolled in an educational institution seeking a post-secondary degree
OR HACC's voucher recipient participants
OR Households who are not exempt from the Move to Work requirements
OR Those with disabilities.

Contact information:
- James Zielinski, jamesz@hacc.net, 217.378.7113 ext. 5061
- Mark Dotson, markd@hacc.net, 217.378.7113 ext. 5022
- Website: https://hacc.net/shift

Location and hours:
Housing Authority of Champaign County
2008 N. Market St. Champaign, IL 61822
Monday-Friday 8:00 am – 5:00 pm
Federal Tenant-Based Vouchers

- Federal Tenant-Based Vouchers are a rental subsidy for 8 years
- Vouchers allow participants to locate a housing of their choice.
- Landlord must be willing to accept voucher payments.
- Rental units must meet minimum standards of health and safety and must pass an inspection.
- The family will pay a portion of the rent based on HACC's MTW flat rent schedule. The difference between the tenant rent and the total rent is paid by HACC directly to the landlord each month.
- Generally, applications open every two years. Check the availability of the waiting list by clicking “Apply for Housing.”
- Families can port their voucher anywhere on the country after one year living in the jurisdiction of the Housing Authority who granted the voucher.
- Eligibility:
  - Non-disabled individuals must work 25 hours or more per week to receive a voucher. Elderly and disabled households are exempt from these requirements.
  - Housing authority compares the family's annual income (gross income) with the Housing and Urban Development established very low-income limit or low-income limit for the area.

Contact information

Housing Authority of Champaign County
2008 N. Market St. Champaign, IL 61822
Monday-Friday 8:00 AM – 5:00 pm
(217) 378-7100, https://hacc.net/

Vermilion Housing Authority
1607 Clyman Lane, Danville, IL 61832
Mon-Fri: 7:30- 12:00 & 1:00- 4:00
(217) 443-0621, https://www.vermilionhousing.com/
MyCommunity Home Loan

- Assist individuals who may not qualify for traditional banking products but hope to own a home
- Special loan terms and qualifications to build a record of payment, as well as benefits for the mortgage process.
- Lower down payment requirements
- No mortgage insurance premiums
- Do not need to be first-time homebuyer
- Compatible with down payment assistance programs and gift from a family member
- Eligibility:
  - The borrower and co-borrower must complete homebuyer education.
  - Total annual household income must be below 80% of the HUD income limits, or home must be in the low-to-moderate income communities.
- To apply for a MyCOMMUNITY Home Loan, speak with a Community Banking Officer.
Borrowers may be first-time or non first-time homebuyers, live in any county statewide and DACA Recipients (Dreamers) are eligible!

<table>
<thead>
<tr>
<th>Program</th>
<th>Details</th>
</tr>
</thead>
</table>
| **Opening Doors**     | • 30-year 1st mortgage fixed interest rate  
                        • 0% interest 2nd mortgage for $6,000 in down payment and/or closing cost assistance. This 2nd loan is forgiven after five years. |
| **IHDAcess Forgivable** | • 4% of the purchase price up to $6,000 in assistance for down payment & closing costs, forgiven monthly over 10 years – no repay.  
                        • 30-year, fixed rate mortgage with an affordable interest rate  
                        • Available for all mortgage types |
| **IHDAcess Deferred** | • 5% of the purchase price up to $7,500 in assistance for down payment & closing costs offered as an interest-free loan, deferred for the life of your mortgage – no repay until you sell your house, refinance, or pay off your mortgage  
                        • 30-year, fixed rate mortgage with an affordable interest rate  
                        • Available for all mortgage types |
| **IHDAcess Repayable** | • 10% of the purchase price up to $10,000 in assistance for down payment & closing costs offered as an interest-free loan – repaid monthly over a 10 year period  
                        • 30-year, fixed rate mortgage with an affordable interest rate  
                        • Available for all mortgage types |

Eligibility:
- Household income and purchase price limits apply.
- Minimum credit score of 640 is required.
- Both new construction and existing homes are eligible.

Email: mortgage@ihda.org  
Phone: 877-456-2656, en español, marque 312-438-3538  
Office hours: Monday-Friday 8:30 am – 5:00 pm  
Website: [https://www.ihdamortgage.org/](https://www.ihdamortgage.org/)
USDA Single Family Housing Repair Loans and Grants

About

- Loans to very-low-income homeowners to repair, improve, or modernize their homes
- Grants to elderly, very-low-income homeowners to remove health and safety hazards

Contact information (Champaign County)
USDA Rural Development
2110 West Park Court, Suite B, Champaign, IL 61821
217-352-3536 ext. 4

Contact information (Vermillion County)
USDA Rural Development
1510 W. Reynolds, Pontiac, IL 61764
(815) 844-6127 or (815) 842-6596 both use ext 4
Rental Assistance and Move in assistance

About:
- Up to one month's worth of assistance either to back rent or for move in assistance.
- Rent cannot be more than 50% of their income (or 70% if they are on a fixed income like SSI)
- Participants can only receive assistance once every two years
- Covered location and agency:
  - Urbana - Cunningham Township Supervisor’s Office,
  - Champaign - City of Champaign Township
  - The rest of the county: CC Regional Planning Commission

Contact information
Cunningham Township Supervisor’s Office
205 West Green Street, Urbana, IL 61801
M-F 8:30am - 12:00pm and 1:00pm - 4:30pm
Phone (217) 384-4144
https://www.toi.org/champaign-county-cunningham-township/housing-assistance/

City of Champaign Township
53 E. Logan St., Champaign, IL 61820
M-F 8:30am - 4:00pm
Phone (217) 403-6120
https://cctownship.com/township-government/

Champaign County Regional Planning Commission
1776 E Washington St, Urbana, IL 61802
M-F 8:00am - 4:30pm
Phone (217) 328-3313
https://ccrpc.org/documents/homeless-prevention-rent-assistance/
Tenant Rights: Habitable Living Conditions

Code violations examples from landlords:

- Insufficient heat, no water, no hot water
- Broken/missing locks on doors/windows
- Roof/ceiling leaks
- No lighting in hallways or stairwells
- Window screens missing or torn
- Doors or windows to not fit properly in frame or leak
- Floor, wall or ceiling deteriorated
- Plumbing leaks, toilet leaks, runs or is inoperable
- Missing or inoperable smoke detector
- Flooding, water seepage, or sewage backed up
- Roach infestation or rodents
- Failure to install or maintain in operating condition any carbon monoxide alarm
- Raise the rent during a lease term

Issues that are not considered code violations

If these are important to you, you may want to request them be completed prior to moving into the apartment and putting these requests into the lease.

- Walls that need painting
- Carpeting is worn and old
- No storm windows
- Broken furniture
- Blinds on windows that are broken

More information at Tenant Rights
https://occl.illinois.edu/rights-and-responsibilities/rights/
Checklist to assess the Safety of Your Home (1)

☐ Are the doors made of wood or metal? Are doors at least one and three eighths' inches thick?
☐ Are all doors secured with a single-cylinder deadbolt lock having a minimum throw of one inch?
☐ Does the bolt penetrate the strike by not less than three-eighths inch (3/8")?
☐ Are all deadbolt locks the type that can be activated from the outside with a key and from the inside with a turn piece?
☐ Are strike plates firmly secured with at least two screws?
☐ Are the screws that secure the strike plate a minimum length of two and one-half inches?
☐ Do the screws that secure the strike plate penetrate framing members behind the jamb?
☐ Do all exterior swinging doors to individual dwelling units have viewfinders (peepholes)?

More information at Tenant Rights
https://occl.illinois.edu/rights-and-responsibilities/rights/
Checklist to assess the Safety of Your Home (2)

☐ Are viewfinders not less than four and one-half feet nor more than five feet above the threshold of the door?
☐ Do all patio-type or sliding doors have deadbolt locks?
☐ Are the mounting screws for the lock case for the patio-type or sliding doors made of hardened steel inserts?
☐ If the doors are of the single sliding type, and the sliding panel is on the inside, is there a permanently installed, self-storing security bar which may be used instead of the deadbolt lock?
☐ Are windows equipped with properly working locking devices?
☐ Are the entrance, hallways, stairwells and parking lot well-lit to allow visibility?

More information at Tenant Rights
https://occl.illinois.edu/rights-and-responsibilities/rights/
Housing Scams and Fraud Prevention
Housing Scams: Signs of Rental Scams

Scammers know that finding the right apartment or vacation rental can be hard work, and a seemingly good deal is hard to pass up.

- Advertiser provides few details about the property but urges to pay money for credit check or background (usually refundable).
- Emails with spelling mistakes, grammatical errors, and sad stories.
- Advertised price is much lower than market prices in the same locality. Very attractive amenities.
- They want a security deposit or first month’s rent before you’ve met or signed a lease.

[Link to USA.gov housing scams page]
How to Avoid Rental Scams: Dos & Don’ts

Dos:

- Get the terms of your rental in writing, including fees, rent, and maintenance.
- Get a copy of the lease, signed by both you and the property owner/manager.
- Do a search on the owner, real estate management company, and listing.
- Visit real estate websites. See if the home you want to rent is also listed in another city. A scammer could have copied the photo or description of another rental to use in their ad.

[https://www.usa.gov/housing-scams](https://www.usa.gov/housing-scams)
How to Avoid Rental Scams: Dos & Don’ts

Don’ts:

- Don’t wire money as a deposit or payment for the first and last month’s rent.
- Don’t give in to high-pressure sales tactics.
- Don’t pay a security deposit, fee, or first month’s rent before you’ve signed a lease.
- Don’t rent a property that you are unable to see before signing the agreement.
- Don’t send money for a rental overseas.
- Don’t give your personal information or Social Security number to a property owner without verifying their identity.

https://www.usa.gov/housing-scams
How to Report Fraud

Website: https://reportfraud.ftc.gov/#!/
Job Search Resources
Business Development Resources

Small Business Development | University of Illinois Extension

Small Business Education Videos
- Attracting and Welcoming Customers
- Writing Your Business Plan
- Starting a Specialty Foods Business
- Welcome Mat Out for Business Start-Ups
- What Direction is Your Business Heading?
- Small Business Development in Illinois

Website: https://extension.illinois.edu/economic-development/small-business-development

Illinois Small Business Development Center at Champaign County

The Illinois Small Business Development Center (SBDC) at Champaign County EDC is part of America’s Small Business Development Center Network, the most comprehensive small business assistance network in the United States.

The goal of the network is to help new entrepreneurs achieve their goals, and assist existing businesses in staying successful in the complex marketplace locally, regionally, and globally.

Website: https://www.cusbdc.org/

Phone: 217-378-8535
Office Hours: Monday – Friday, 8:30 AM – 4:30 PM
Address: 1817 South Neil Street, Suite 100 – Champaign, IL 61820

Sign up for program: https://ilsbdc.ecenterdirect.com/signup
CDAP strengthen the use of businesses owned by women, racial/ethnic minorities, and other identified socially disadvantaged groups as defined in City purchasing and contracting policies, and to build capacity for these businesses through mentoring and training, and to develop and sustain a diverse pool of qualified businesses used by the City of Champaign.

The CDAP program encourages City departments, contractors, and other vendors doing business with the City to increase the amount of goods and services provided by local businesses owned by minorities, women, and other socially and economically disadvantaged groups.

CDAP vendor applications are a quick and easy online process!

What it means to be a CDAP vendor:

- Business will be on the certified CDAP Vendor List
- Increased exposure of your business on a City level
- Potential increased business with the City and it’s affiliates

Contact:
City of Champaign
Outreach & Engagement Division
Equity & Engagement Department
205 W. Park Ave. | Champaign, IL 61820
W:(217) 403-8838
C:(217) 649-4277

Workforce Development Resources

Parkland College SWFT
(Support for Workforce Training)

- Free, short-term training program that includes academic and career services.
- Applicants are paid/receive stipend to attend all classes; $1,600 a semester, or $150 for Forklift Program. Completing all coursework and an exit interview, enables earning an added $500.
- Can also receive provide financial assistance to purchase technology, hotspot, assistance for childcare, transportation.
- Courses in Automotive repair (2 semesters), CDL truck driving (4 weeks, 40 hours a week), CNA - nurse assistant (1 semester), EMT (1 semester), Entrepreneurs Basics (2 semesters), Forklift warehouse training (5 days), IT Prep (2 semesters), HVAC (2 semesters) Office Assistant (2 semesters), Sterile Processing Technician (1 semester), Industrial Welding (2 semesters)

Contact info:
- Phone number: 217-353-2150. Address: 2400 West Bradley Avenue Champaign, L 61821
- Email: swft@parkland.edu
- Website: https://www.parkland.edu/Main/Academics/Departments/SWFT
Workforce Development Resources

**Parkland College - Career Center**

- Helps explore interests, skills, and values to select college majors and career goals.
- Resume writing, interviewing skills, and other job search strategies.
- Free and available to everyone. Can schedule appointments and/or attend events.
- **Contact info:**
  - Phone Number: 217-351-2219
  - Address: 2400 West Bradley Avenue Champaign, IL 61821
  - Email: careerservices@parkland.edu
  - Website: https://www.parkland.edu/Main/About-Parkland/Department-Office-Directory/Counseling-Services/Career-Services.

**First Followers Reentry Program**

- Reentry to work program for formerly incarcerated individuals.
- Offers peer mentoring, assistance with employment searches, workforce development for emerging adults, advocacy for individuals with felony convictions, service referrals, family reunification.
- **Contact info:**
  - Phone Number: 217-607-1131
  - Address: 14 Cottage Court Champaign IL, 61820
  - Email: firstfollowerscu@gmail.com
  - Website: https://www.firstfollowersreentry.com/
Workforce Development Resources

RPC Workforce Innovation and Opportunity Act (WIOA):

- Supports varied trainings in IT, manufacturing, office and administration, and accounting.
- Other options include GED, CDL (truck driver licensing), culinary programs, vet tech, and career assistance.
- **Contact info:**
  - Phone Number: 217-328-3313
  - Address: 1776 E Washington St, Urbana, IL 61802
  - Email: Info@ccrpc.org

Illinois Worknet Apprenticeships

- Paid work experience, classroom instruction, and nationally recognized credential. Website showcases programs and initiatives.
- **Contact info:**
  - [https://www.illinoisworknet.com/ApprenticeshipIL/Pages/Apprentices.aspx](https://www.illinoisworknet.com/ApprenticeshipIL/Pages/Apprentices.aspx)
Educational Resources

Adult Education & Workforce Development:

- Many program options include business/management/administration, health science, industrial technology (CAD, electronics, automation, welding, etc.), information technology, transportation/distribution/logistics.
- There is ESL (English as a second language), HSE (high school equivalency), basic skills classes.
- Classes are free. No high school diploma required.
- **Contact info:**
  - Phone number: 217-351-2580.
  - Address: 2400 West Bradley Avenue Champaign, IL 61821.
  - Email: adulteducation@parkand.edu
  - Website: [https://www.parkland.edu/Main/Academics/Departments/Adult-Education](https://www.parkland.edu/Main/Academics/Departments/Adult-Education)

Urbana Adult Ed/USD 116 Adult Ed:

- Programs include gaining a high school diploma, certified nursing assistant (CNA), pre-CNA, and English as a Second Language (ESL).
- Tuition waiver may be available. Up to $250 in fees for CNA.
- Must be 16 years or older. Varying hours of completion. Very flexible schedules.
- **Contact info:**
  - Phone number: 217-384-3530.
  - Address: 211 N. Race Street, Urbana, IL 61802.
  - Email: sscherer@usd116.org.
  - Website: [https://urbanaadulteducation.org/](https://urbanaadulteducation.org/)
Resources (Vermillion County)

1. DACC Adult Education
   - [https://www.dacc.edu/depts/adulted](https://www.dacc.edu/depts/adulted)
   - Hours may vary for each site

2. DACC GED
   - These classes are free to attend at any DACC extension.
   - (217) 443-8782 - Hours 8am-5pm
   - Must register at Adult Education office at DACC in Prairie Hall
   - Test has a cost of $120 in total and can be taken online
   - [https://www.dacc.edu/depts/adulted/General-Educational-Development](https://www.dacc.edu/depts/adulted/General-Educational-Development)

3. American Job Center (Also known as Vermillion County Works)- many organizations housed in one place (WOIA)
   - Offers (in conjunction with DACC)
     - CNA and CMA classes
     - GED and HiSET classes (FREE)
     - Resources for obtaining grants and funding for education
   - Offers (through First Institute Training and Management)
     - CMA courses for ages 16-26
   - Offers CDL training
   - Offers work experience, transitional employment, youth program services, support services (AKA financial assistance),
   - When you go to the office, you are offered a list of what AJC offers and then redirected to someone who will help you move toward that goal
   - 407 N. Franklin, Ste B, Danville, IL, 60942
   - (217) 442-0296 ext. 101 (ask for Jeremy) – Open Monday - Friday, 8:30am to 5:00pm
Job Board

About

- Job application and posting
- Requires free applicant registration on the website

Contact information

- 15 N. Walnut St., Danville, IL 61832
- Phone 217-442-6201
- [https://www.vermilionadvantage.com/job-board/](https://www.vermilionadvantage.com/job-board/)
Resources shared by our participants

Urbana School District #16 Employment Opportunities

Free healthcare for the uninsured & underinsured (18+)
Open Sundays 1-4pm (CUPHD Building)
201 W Kenyon Rd, Champaign, IL 61820
Patient & appointment line: (309) 306-1358
https://www.avicennahealth.org/
Do you know any programs or services you would recommend to other community members?
Acknowledgements

Participants of the Broadband READY Phase 2 YOU!

Community Organizations
- Danielle Chynoweth and Jessica Black, Cunningham Township Supervisor’s Office
- Kimberly David, Project Success of Vermillion County
- Stephanie Burnett, Housing Authority of Champaign County
- City of Champaign - Outreach & Engagement Division

Thank you!
For more information, please visit https://communitydata.illinois.edu