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# Broadband and Civic Empowerment 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

# Session Outline

Purpose	General questions	Activities / Research technique
<p>* Assess participant's broadband interests and experiences in housing and job search</p> <p>* Get a better sense of what community members need Or new programs to share with them</p>	<ul style="list-style-type: none"> <li>● If homeowners: What kind of seasonal maintenance activities do you hold at home?</li> <li>● If renters: Have you ever been exposed to any kind of rental scam?</li> <li>● Do you use any kind of app, website, or device to access home maintenance and safety?</li> <li>● What failures/challenges are you experiencing with these services?</li> <li>● Do you use social media to know about home maintenance and safety?</li> <li>● Are there any programs or services you would recommend to other community members?</li> <li>● Are you interested in the Parkland's SWFT program?</li> </ul>	<ul style="list-style-type: none"> <li>● Confirm if participants are homeowners or renters based on their intake form.</li> <li>● Semi-structured interview with guided questions</li> <li>● Present the resource guide to the participant and asset use and issues</li> </ul>

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# 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!**

**Detailed  
reference manual  
and maintenance  
checklist  
provided!**

**Free classes!**

<https://cuhabitat.org/financial-education/>

## Online workshops:

- Dates to confirm in 2024

To register:

- Call (271) 819-5113
- Email [family@cuhabitat.org](mailto:family@cuhabitat.org)

Hours: 6-8 pm

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



**About:**

- 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](mailto:jamesz@hacc.net), 217.378.7113 ext. 5061
- Mark Dotson, [markd@hacc.net](mailto: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

**SHIFT**

**FAMILY SELF-SUFFICIENCY (FSS) PROGRAM**

*DO YOU STRIVE TO.....  
FURTHER YOUR EDUCATION?  
REPAIR YOUR CREDIT?  
BECOME DEBT FREE?  
EARN MORE INCOME?  
BECOME A HOMEOWNER?  
ARE YOU READY TO MAKE A  
SHIFT?*

<https://hacc.net/shift>

The graphic features a dark background with a yellow graduation cap on the left and a yellow house icon on the right. The word "SHIFT" is written in large, bold, white letters. Below it, the program name "FAMILY SELF-SUFFICIENCY (FSS) PROGRAM" is written in smaller white letters. A list of questions in italics is centered on the page. At the bottom, the website URL "https://hacc.net/shift" is displayed in white. A yellow arrow icon with dots is positioned to the left of the word "SHIFT".

# Federal Tenant-Based Vouchers

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- 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 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 requirement
  - 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

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- 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.
- <https://www.busey.com/mortgage/products-and-services/mycommunity-home-loan>



# Illinois Housing Development Authority

Borrowers may be first-time or non first-time homebuyers, live in any county statewide and DACA Recipients (Dreamers) are eligible!

## Opening Doors

- 30-year 1<sup>st</sup> mortgage fixed interest rate
- a 0% interest 2<sup>nd</sup> mortgage for **\$6,000** in down payment and/or closing cost assistance. This 2<sup>nd</sup> loan is forgiven after five years.

## IHDA Access 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

## IHDA Access 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

## IHDA Access 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](mailto: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/>





# 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 year
- 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

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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)

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- 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)?

## Checklist to assess the Safety of Your Home (2)

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- 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/>

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# Housing Scams and Fraud Prevention



# Housing Scams: Signs of Rental Scams

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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 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.



[This Photo](#) by Unknown Author is licensed under [CC BY-SA](#)

# How to Avoid Rental Scams: Dos & Don'ts

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## 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.

# How to Avoid Rental Scams: Dos & Don'ts

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## 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.



# How to Report Fraud

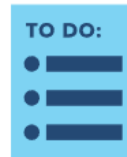


FEDERAL TRADE COMMISSION  
ReportFraud.ftc.gov

## How it works



**Tell us what happened**  
Report a scam, a company, or  
an unwanted call.



**Get your next steps**  
Find out what you can do  
to protect yourself.



**Help stop fraud**  
We use and share reports  
with our law enforcement  
partners to help with  
investigations.

Website: <https://reportfraud.ftc.gov/#/>

# Job Search Resources



# Business Development Resources

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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>

# Workforce Development Resources

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## 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](mailto:swft@parkland.edu)
    - Website: <https://www.parkland.edu/Main/Academics/Departments/SWFT>

# Workforce Development Resources

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## 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](mailto: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](mailto:firstfollowerscu@gmail.com)
  - Website:  
<https://www.firstfollowersreentry.com/>

# Workforce Development Resources

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## 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
  - Website: <https://ccrpc.org/programs/workforce-development/workforce-innovation-opportunity-act/>

## 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>

# Educational Resources

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## 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: [adulthoodeducation@parkand.edu](mailto:adulthoodeducation@parkand.edu)
  - Website: <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](mailto:sscherer@usd116.org).
  - Website: <https://urbanaadulteducation.org/>.

# Resources (Vermillion County)

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## 1. DACC Adult Education

- <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>

## 3. American Job Center (Also known as Vermilion 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/>



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**Do you know any programs or services you would recommend to other community members?**

# Resources shared by our participants



**Feria de Empleo del Distrito Escolar de Urbana**

URBANA SCHOOL DISTRICT #16

Febrero 15 de 2023  
4:00 pm - 7:00 pm  
Urbana Middle School  
1201 S. Vine St.  
Urbana IL, 61801

¡Estamos contratando para estas posiciones!

- Maestro/a
- Maestro/a Suplente
- Maestro/a de Apoyo
- Secretaria
- Líder de Recreación ASCCP
- Coordinador/a de sitio ASCCP

Además Entrevistas en el sitio

- Profesional de Terrenos para el Distrito
- Defensor/a del compromiso estudiantil
- Supervisor del Comedor
- Administrador de Sistemas

Nuevos Salarios competitivos

Horarios de Trabajo convenientes

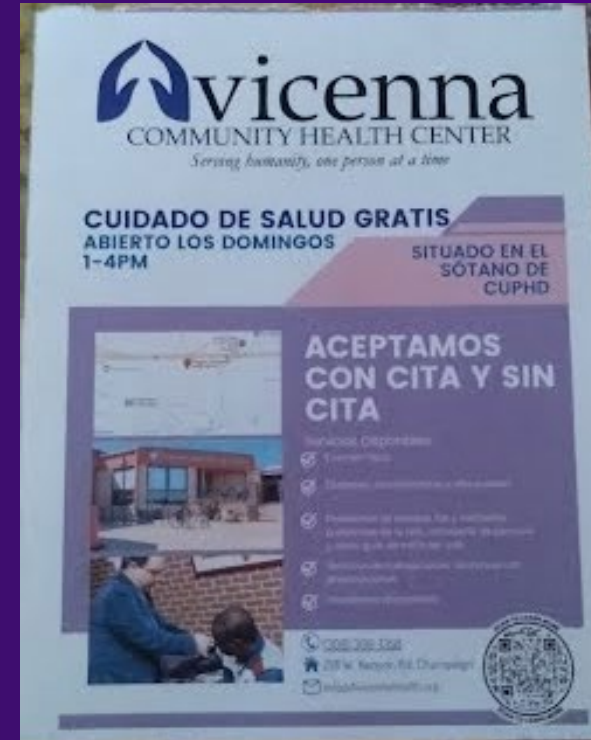
**¡¡ÚNETE A NUESTRO DISTRITO!!**

Para mayor información, por favor visite

**WWW.USD116.ORG/EMPLOYMENT**

1-272-584-3600 | hr@usd116.org | www.usd116.org

Urbana School District #16  
Employment Opportunities  
<https://usd116.tedk12.com/hire/index.aspx>



**vicenna**  
COMMUNITY HEALTH CENTER  
*Serving humanity, one person at a time*

**CUIDADO DE SALUD GRATIS**  
ABIERTO LOS DOMINGOS  
1-4PM

SITUADO EN EL SÓTANO DE CUPHD

**ACEPTAMOS CON CITA Y SIN CITA**

- ✓ Atención Primaria
- ✓ Atención de Emergencias
- ✓ Atención de Enfermería y Fisioterapia
- ✓ Pruebas de laboratorio, rayos X y ecografía
- ✓ Exámenes de la piel, audición, visión y otros que se realicen en el sitio
- ✓ Atención de odontología, dentadura postiza y prótesis
- ✓ Medicina preventiva

201 W. Kenyon Rd. Champaign, IL 61820  
309-306-1358  
info@avicennahealth.org

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/>

# Passbook



Passbook is a new way to store, spend, and send money, designed specifically for immigrants living and working in the United States.

- Fund your account with mobile check deposit, cash deposit, or bank account transfers. All with no minimum deposit requirements.
- Get \$2 cash back when you send money internationally using Remitly.
- Use everywhere Visa debit cards are accepted, even for car rentals and hotels.
- Get cash back with purchase at retail stores, or access any of over 2M ATMs worldwide.

<https://www.passbook.app/>



## Credit Builder Loan

- Credit builder loans are typically \$1,000 or less.
- Loan amount you borrow is set aside in a secured savings account or certificate of deposit (CD)
- Make fixed payments to achieve a goal, typically 6 to 24 months
- Credit is built as on-time monthly payments
- When the balance is paid off in full, you will access to the money minus any interest and fees
- Set a realistic monthly budget to make sure you can make on-time payments!
- Benefits:
  - Easier to qualify than traditional loans
  - Loans help establish and build credit over time
  - Can help you to build savings
- More information: <https://www.self.inc/>

# Acknowledgements

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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

**Thank you!**

**For more information, please visit <https://communitydata.illinois.edu>**