**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

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**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

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**LOCAL HOUSING COUNSELING AGENCY (LHCA)**

The City of Kenosha Housing Authority is a HUD Approved Local Housing 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.

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**What Services Can You Receive Through the City of Kenosha Housing Authority Homeownership 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

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**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)