



**COMMUNITY HOUSING**  
I N I T I A T I V E

## **DISCLOSURE STATEMENT**

This statement describes the various types of services provided by Community Housing Initiative and any financial relationship between our organization and any other industry partners.

Further, it states that any client of Community Housing Initiative is not obligated to receive or use any other services offered by Community Housing Initiative or its exclusive partners.

**Homeownership Counseling:** Community Housing Initiative provides workshop setting homebuyer education counseling to first time homebuyers who are interested in knowing the facts about buying a home. This workshop is provided monthly for prospective homebuyers.

**Down Payment & Closing Costs Assistance Programs:** Community Housing Initiative administers down payment assistance programs on behalf of the cities of Melbourne, Palm Bay, Titusville and Brevard County. This program provides down payment & closing costs assistance to very-low, low and moderate income households that are able to secure first mortgage financing through traditional first mortgage financing lenders. The assistance provided is recorded as a second mortgage on the property with varying lien terms based upon the amount of assistance provided and the program the first time homebuyer participates in.

**Rental Services:** Community Housing Initiative owns a fifty-six unit apartment complex that provides affordable rental housing to very-low and low income individuals and families.

**Housing Development:** Community Housing Initiative has purchased abandoned and foreclosed properties, renovated them and sold the home to very-low and low income households. Funding for this program has been provided by the City of Melbourne and Brevard County. If Community Housing Initiative is unable to sell the property, it will be listed with a local real estate professional. There is no specific firm identified nor does Community Housing Initiative benefit in any way from listing the home with a real estate professional other than to sell the property.

**Financial Assistance:** Community Housing Initiative does not offer financial assistance to our clients. Referrals may be provided to local non-profit and government agencies that may assist you. Community Housing Initiative does not benefit in any way from these referrals.

**Anti-Discrimination Policy:** Community Housing Initiative is committed to providing equal opportunities to all clients and does not discriminate against individuals on the basis of race, creed, color, religion, gender, sexual orientation, nationality, marital status, age, or disability in the administration and provision of services to the public. Community Housing Initiative will not tolerate acts deemed to constitute discrimination or harassment based on gender, sexual orientation, race, creed, color, religion, national origin, marital status, age, disability, or any other characteristic protected by law.