

PRIVACY POLICY AND PRACTICES OF NHS OF GREATER CLEVELAND

We at NHS of Greater Cleveland value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Information We Collect

We collect personal information to support our lending operations, financial fitness counseling and to aid you in shopping for and obtaining a home mortgage from a conventional lender. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references.

Information We Disclose

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions;
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in providing home mortgage or home equity loans,
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law. *Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.*

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Directing Us Not to Make Disclosures to Unaffiliated Third Parties

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.

----- PLEASE REMOVE & RETURN THE OPT-OUT FORM BELOW AND RETURN -----

PRIVACY OPT-OUT FORM

If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box to indicate your privacy choice. Then send this form to the address listed below.

- ☐ Limit disclosure of personal information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____ Phone Number: _____

If you have checked any of the boxes above, Please mail this form in a stamped envelope to:

NHS of Greater Cleveland, 5700 Broadway Avenue, Cleveland, OH 44127

ATTENTION BRIDGET HOLMES

-- PLEASE RETAIN FOR YOUR RECORDS --

Program Disclosures, Acknowledgements & Signature Page

Disclosures

IMPORTANT: PLEASE READ THIS STATEMENT BEFORE SIGNING.

In connection with credit and budget counseling as part of the Financial Capabilities Program and Community Financial Centers Initiative, I (We) the applicant(s) hereby authorize all consumer-reporting agencies to furnish Neighborhood Housing Services of Greater Cleveland, Inc. with reports and/or investigative consumer reports on myself and/or (us) the applicant(s). This information will be released only to those institutions, companies and agencies that the Third Party believes can provide assistance in resolving mortgage/home buying/financial questions and/or concerns. If necessary, information on file at another entity may also be released to us. I (We) have also received a copy of Neighborhood Housing Services of Greater Cleveland's Privacy Policy and Practices Agreement. I (We) have received a copy of the disclosure statement as it relates to the NFMG program. I (We) consent to NFMG to do the following (a.) submit client-level information to the Data Collection System for the NFMG grant, (b.) NFMG to open files to be reviewed for program monitoring and compliance purposes, and (c.) NFMG to conduct follow-up as it relates to program evaluation.

IMPORTANT: PLEASE READ THESE STATEMENTS BEFORE SIGNING THE INTAKE FORM OF ACKNOWLEDGEMENT.

Completion of the Homeownership Program in no way automatically approves you for the NHS of Greater Cleveland lending financing. Second Mortgage Down payment Assistance financing has income, credit and other qualifying guidelines that must be met to be approved for these funds under a separate department. If interested in this assistance, please speak with your Homeownership Specialist.

Please read your copy of the NHS of Greater Cleveland's Fee Structure (located in the PROGRAM DISCLOSURE FORM).

Home Inspection Disclosures: A full copy of *For Your Protection: Get a Home Inspection* and the *Ten Important Questions to Ask Your Home Inspector* disclosures is located in the PROGRAM DISCLOSURE FORM.

Referrals and Community Resources: I/we acknowledge we were provided a community resource list which outlines the county and regional services available to meet a variety of needs, including list of lenders, realtors, insurance partners, utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered NHS of Greater Cleveland and its exclusive partners and affiliates.

Errors and Omissions And Disclaimer of Liability: I/we agree NHS of Greater Cleveland, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in NHS of Greater Cleveland counseling; and I hereby release and waive all claims of action against NHS of Greater Cleveland and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: in order to assess client satisfaction and in compliance with grant funding requirements, NHS of Greater Cleveland, or one of its partners may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with NHS of Greater Cleveland grantors such as HUD or NeighborWorks® America.

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E-SIGN; CONSENT TO ELECTRONIC DELIVERY OF DISCLOSURES

We are required by law to provide you with certain information, “in writing.” That requirement can be satisfied by providing the required information to you on paper, or, if you agree, in electronic form. You DO NOT have to consent to the delivery of disclosures electronically, and if you do not give such consent, there will be no additional cost to you.

Definitions:

The words, “we,” “us,” or “our” within this Consent Agreement mean NHS of Greater Cleveland.

The words, “you” or “your” within this Consent Agreement mean the client, account-holder, or applicant.

Scope of Consent:

This consent applies to all initial disclosures, notices, and terms and conditions related to your business relationship with NHS of Greater Cleveland. This consent will remain in effect until the conclusion of your relationship with NHS of Greater Cleveland, unless sooner withdrawn by you. This consent permits, but does not require, us to deliver documents to you electronically.

Electronic form:

Electronic documents will be delivered to you in a [PDF document](#). You will need to have the ability to download, open, and view a [PDF Document](#) in order to receive electronic disclosures from us. You are encouraged to save or print disclosures for your records.

System Requirements:

By consenting to the electronic delivery of disclosures, you are confirming your ability to retrieve, access, and review such documents. In order to do so, you will need the following:

From a computer

- A reliable operating system.
- An internet connection, operational and up-to-date internet browser, such as Internet Explorer or Google Chrome.
- Software, such as Adobe Reader, that is capable of opening a PDF Document.

From a mobile device

- An Android or iOS (iPhone).
- A data plan provided by your wireless carrier and up-to-date internet browser such as Internet Explorer or Google Chrome.
- The mobile version of software capable of reading pdf. Documents such as the mobile version of Adobe Reader.

We will notify you of any changes to system requirements that may affect your ability to retrieve, view, or store electronic documents. After such notification is made, if you do not withdraw your consent, we will presume that you have reaffirmed your consent.

Paper Copies:

If you do not consent to electronic delivery of disclosures, or if you later withdraw your consent, then you will be entitled to receive paper copies of disclosures. You are entitled to receive paper copies, at no charge, of any disclosures that you have received electronically. You can get a paper copy of any disclosure by requesting in person at the NHS of Greater Cleveland Office located at 5700 Broadway, Cleveland, Ohio 44127; you may also submit a request via U.S. Postal mail.

Withdrawing Your Consent:

You can withdraw your consent to receive disclosures electronically and the use of electronic signatures and records by delivering a written notification via e-mail or on the website). Your withdrawal of consent will be effective at the close of the next business day following the day upon which your withdrawal is made. For purposes of withdrawal, business days are Monday through Friday.

Change of e-mail address:

If you change the e-mail address that you have designated with NHS of Greater Cleveland, you must notify us of such change, by our website or by e-mail.

Acceptance:

You can provide your consent to receive disclosures electronically, and to the use of electronic signatures and records by signing the provided Personal Intake Form. By doing so, you are confirming that you have access to the applicable system requirements stated above, and the ability and willingness to receive, view, and save documents electronically.

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The Homeownership Center

A service of
NHS of Greater Cleveland
5700 Broadway Ave
Cleveland, Oh, 44127

Main Office Number 216.458.4663

Fax Number 216.458.4672

www.nhscleveland.org

PROGRAM DISCLOSURE FORM

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of communicating this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About Us and Program Purpose: Neighborhood Housing Services of Greater Cleveland is a nonprofit, affordable housing developer, and HUD-certified comprehensive housing counseling agency. The homeownership program at NHS of Greater Cleveland provides education workshops and a full spectrum of housing counseling including:

- Homebuyer Education Program
- Down Payment Assistance Program
- Home Repair Lending
- Financial Capabilities Counseling
- Foreclosure Prevention
- Home Maintenance Workshops
- Reverse Mortgage Counseling
- Community Land Trust
- Volunteer Income Tax Assistance

We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 3600, et seq.).

Agency Conduct: No NHS of Greater Cleveland employee, officer, director, contractor, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or

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organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: NHS of Greater Cleveland has financial affiliations with HUD, NeighborWorks® America, Wells Fargo, Fifth Third Bank, Chase Bank, Citizen's Bank, Huntington Bank, The Ohio Benefit Bank and VITA.

As a housing counseling program participant, you are not obligated to use the products and services of NHS of Greater Cleveland or our industry partners.

Alternative Services, Programs, and Products & Client Freedom of Choice:

NHS of Greater Cleveland has a lending program developed to be offered to its pre-purchase housing counseling customers. However, you are not obligated to participate in this or other NHS of Greater Cleveland programs and services while you are receiving housing counseling from our agency. You are entitled to choose whatever real estate professionals, lenders, and lending products that best meet your needs.

Completion of the Homeownership Program in no way automatically approves you for the NHS of Greater Cleveland lending financing. Second Mortgage Down payment Assistance financing has income, credit and other qualifying guidelines that must be met to be approved for these funds under a separate department. If you are interested in our mortgage services, please consult with your Homeownership Specialist.

If you choose to participate in other NHS of Greater Cleveland services, your information may be shared between internal programs only to the extent necessary to coordinate the services for which you have applied.

NHS of Greater Cleveland may recommend other agencies who can assist with your needs. Participation in other programs, or utilization of services provided by or referred by NHS of Greater Cleveland or their partners are your responsibility based on decisions made of your own free will and choice.

Home Inspection Disclosures: A copy of the *For Your Protection: Get a Home Inspection* and the *Ten Important Questions to Ask Your Home Inspector* disclosures are both included in this disclosure packet.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered NHS of Greater Cleveland and its exclusive partners and affiliates.

Privacy/Policy: Please note a copy of signature of receipt is on file.

Errors and Omissions And Disclaimer of Liability: I/we agree NHS of Greater Cleveland, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or

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omissions by such parties, or related to my participation in NHS of Greater Cleveland counseling; and I hereby release and waive all claims of action against NHS of Greater Cleveland and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Fee Structure: Current fees include the following: Individual Pre- Purchase Housing Counseling \$0, Mortgage Delinquency Counseling \$0, Post-Purchase Housing Counseling \$0.00, Reverse Mortgage Counseling \$125, Homebuyer Education \$0, Online education courses \$99, Financial Capability services \$0, Tri-Merge Credit Report w/Scores Individual \$27.01 – Joint \$38.27 (credit report fee charged generally when applying for lending product. Credit report fee is included in Homebuyer Education fee).

***Payments for education are due 7 days prior to education class selected**

Quality Assurance: in order to assess client satisfaction and in compliance with grant funding requirements, NHS of Greater Cleveland, or one of its partners may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with NHS of Greater Cleveland grantors such as HUD or NeighborWorks® America.

I/we acknowledge that I/we received, reviewed, and agree to NHS of Greater Cleveland’s Program Disclosures.

_____	_____
Customer Signature	Date
_____	_____
Customer Signature	Date
_____	_____
Homeownership Specialist	Date

****Please retain for your records, your signature is on file of receipt.***

For Your Protection: Get a Home Inspection

Name of Buyer (s) _____

Property Address _____

Why a Buyer Needs a Home Inspection:

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

1. Evaluate the physical condition: structure, construction, and mechanical systems
2. Identify items that need to be repaired or replaced
3. Estimate the remaining useful life of the major systems, equipment, structure, and finishes

You Must Ask for a Home Inspection:

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection. Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections:

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home:

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues:

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer:

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, realtors, local licensing authorities and organizations that qualify and test home inspectors. HUD-925

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Ten Important Questions to Ask Your Home Inspector disclosures

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500, but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID, and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

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COMMUNITY RESOURCES

Emergency Assistance

- **First Call for Help (United Way)** - Provides an information and referral line for health and human services. Specialized services include information for persons with disabilities including TTY service, a substance abuse program, and Senior Information Service. 1331 Euclid Avenue Cleveland, Ohio 44115 (216) 436-2000 or 211
- **Harry Ratner/Samuel D. and May Wise Human Service Funds** - Offers one-time grants for individuals with critical needs. May only cover a portion of the cost of the item or bill. Will cover a variety of needs including, but not limited to, baby clothing, cribs, school uniforms, work clothing, furniture, linens, utility bills, medical bills, dental bills, medical equipment and appliances which include air conditioners for medical purposes. (216) 566-1262
- **Help Me Grow** - Provides services to women who are pregnant, or have a child under the age of three years. 2421 Community College Avenue Cleveland, Ohio 44127 (216) 736-4300

Financial Assistance

- **Cuyahoga County Department of Employment and Family Services** - Provides medical benefits for children up to 18 years of age. Application process can be accomplished by mail or phone. Career Counseling, food assistance, food assistance, Ohio Works First, PRC, Childcare, Employment. 1641 Payne Avenue Cleveland, Ohio 44114 (216) 987-7000
- **Hebrew Free Loan Association of Cleveland** - Provides interest free loans to worthy individuals who are unable to obtain conventional loans. Funds are available for small business, tuition, medical expenses, funerals, weddings, home improvements and personal loans. 23300 Chagrin Boulevard, Suite 204, Beachwood, Ohio 44122 (216) 378-9042

Legal Assistance

- **Milton A. Kramer Law Clinic Center Case Western Reserve University** - An in-house, real-client clinic which provides legal services to members of the community unable to afford legal counsel. 11075 East Boulevard Cleveland, Ohio 44106 (216) 368-2766

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- **Legal Aid Society of Cleveland** - Provides legal services to persons who cannot afford to employ counsel. Accepts civil cases that do not generate fees and criminal cases that are referred by the court. Provides a law reform unit, a divorce unit, and a referral list of volunteer lawyers. Operates a unit for the elderly and for persons with disabilities. 1223 West 6th Street Cleveland, Ohio 44113 (216) 687-1900 3408 Lorain Avenue Cleveland, Ohio 44113 (216) 961-6630
- **Witness/Victim Service Center** - Provides information, counseling, support, and advocacy to victims of crimes. 1275 Ontario Avenue, 2nd Floor Cleveland, Ohio 44113 (216) 443-7345

Utility Assistance

- **HEAP (Home Energy Assistance Program)** – Provides help to eligible low-income Ohioans that meet the high costs of home heating. 800) 282-0880
- **Empowerment Center of Greater Cleveland – Ohio Fuel Fund Grant Program** - Offers a last resort program for customers of First Energy/The Illuminating Company whose electric services has been or is at risk of being shut off or are in good standing but with past due balances over \$100.00. 3030 Euclid Avenue, Suite 100 Cleveland, Ohio 44115 (216) 432-4770 x25
- **Cleveland Division of Water Affordability Program** - Assists income eligible homeowners with a 20% discount on their water bill. Must be under the age of 65. (216) 664.3130
- **Cleveland Housing Network Home Weatherization** - Weatherization programs to reduce energy consumption and lower utility bills in your home. 2999 Payne Avenue Cleveland, Ohio 44114 1-888-377-3774
- **Cleveland Division of Water Homestead Program** - Assists elderly or disabled homeowners with a discount on their water bill. (216) 664-3130

Rent & Security Deposit Assistance

- **The Salvation Army** – Security deposit assistance, job skills training, credit counseling. 9000 Superior Avenue, Cleveland, Ohio, 44106, (216) 588-9376
- **Catholic Charities** - offers financial assistance on a very limited basis.
- 7911 Detroit Avenue, Cleveland, Ohio 44102, (216) 334-2978
- **Council for Economic Opportunities in Greater Cleveland** - rent and utility assistance, job training and placement, adult basic education and GED training, introductory computer skills training. 1801 Superior Ave E Floor 4, Cleveland, OH 44114 , (216) 696-9077

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- **AIDS Taskforce of Greater Cleveland** - offers HIV patients a directory of available low income and/short term housing facilities, whether private or public. The agency also provides emergency financial assistance for paying rent and bills. 2829 Euclid Ave, Cleveland, OH 44115, (216) 621-0766
- **Maximum Accessible Housing of Ohio** - provides housing for disabled. 1725 E 115th St, Cleveland, OH 44106, (216) 231-7221
- **Frontline Services** - rental assistance for veterans and their families only. SSVF is a housing program that can both prevent evictions and rehouse homeless veterans. Everything from motel vouchers to one time grants for mortgages, paying rental arrears, furniture, and deposits are offered. 1701 Payne Ave., Cleveland, Ohio 44114, (216) 583-0615
- **Senior Homeowner Assistance Program (SHAP)** - provides grants to Cleveland residents age 60+ or disabled adults who meet income eligibility guidelines and own single or two family homes in need of critical, health, safety and maintenance repairs. 75 Erieview Plaza, 2nd Floor (216) 664.2833

Employment/Education/Training

- **Career Development and Transition Services at Cuyahoga Community College** - Free assistance to any Northeast Ohio resident who is in career transition. Program available at all campus locations (Highland Hills, Parma, Cleveland, Brunswick and Westlake)
- **Cleveland Job Corps Center** - Free job training program for men and women aged 16-24 with low income. Must be a U.S. citizen. Provides housing, health care, meals, and clothing. 13421 Coit Road Cleveland, Ohio 44110 (216) 541-2500
- **Employment Connections** - offers a variety of workshops to help you enhance job seeking skills. 13815 Kinsman Road Cleveland, Ohio 44120 (216) 561-5649
- **Hope Alive Job Development and Training Center** - Offers job readiness and a family resource center for people 18years to senior citizens. 21877 Euclid Avenue, Suite 212 & 213 Euclid, Ohio 44117 (216) 481-4747
- **Cleveland Eastside Ex-Offender Coalition (GED Prep)** - Provides GED Instruction for Ex-Offenders, and practice tests to help clients prepare for and pass the GED test. Will not help pay for the official GED test. 3030 Euclid Ave, Cleveland, Oh, 44115 (216) 426-9012

Family Planning

- **Alternaterm Pregnancy Services** - Provides free pregnancy test; education on abortion and alternatives; referrals for prenatal care, maternity housing and

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adoption. Provides maternity and infant clothing. All services are free and confidential. 2026 Lee Road Cleveland Heights, Ohio 44118 (216) 371-4848
<http://www.pregnancyresource.org>

- **Healthy Family/Healthy Start** - Provides assistance with finding a doctor, help arrange transportation to doctor appointments, connect with medical and social services, provide support during pregnancy and until your baby's fifth birthday, and provide family and parenting support. (216) 987-7346
- **Womankind Maternal and Prenatal Care Center** - Offers a full range of medical and support services to pregnant women and their families. Services include free pregnancy testing, prenatal care, pregnancy counseling, adoption referral, short and long term counseling, maternity and baby clothing, post-abortion counseling, educational classes (fertility awareness, childbirth, natural family planning, Lamaze classes, and parenting). 5400 Transportation Boulevard, Suite #10 Garfield Heights, Ohio 44125 (216) 662-5700

Hunger/Food Pantries

- **Greater Cleveland Foodbank** – Emergency food assistance 15500 South Waterloo Rd, Cleveland, Ohio 44110, (216)738-2265
- **Greater Peace Missionary Baptist Church** - Provides emergency canned goods and fresh items when available for those in need. Packages provide three meals for three days and are packed according to family size. 3435 Fairmount Boulevard Cleveland Heights, Ohio 44118 (216) 321-3481
- **Shaker Heights Community Church** - Provides a 3-5 day supply of groceries (canned and dry foods to make up 3 meals a day) packed according to family size. Occasionally, baby formula may be available. 20120 Lomond Boulevard Shaker Heights, Ohio 44122 (216) 436-2000