



**Buy it.**



**Fix it.**



**Keep it.**

**Providing a full spectrum of services  
to support homeownership.**

**Neighborhood Housing Services  
of Greater Cleveland**

**216.458.HOME**  
**nhsleveland.org**



**Home  
matters**

## **Creating Homeownership. Building Communities.**

Neighborhood Housing Services  
of Greater Cleveland provides ongoing  
programs and services for  
achieving, preserving, and sustaining  
the American dream of homeownership,  
including;

- Homebuyer Education
- Down Payment Assistance
- Community Land Trust
- Loan Document Review and Closing
- Financial Capabilities Counseling
- EnergYou
- Home Maintenance Workshops
- Home Improvement Loans
- Foreclosure Intervention
- Reverse Mortgage Counseling
- NHS Consumer Law Center
- Volunteer Income Tax Assistance



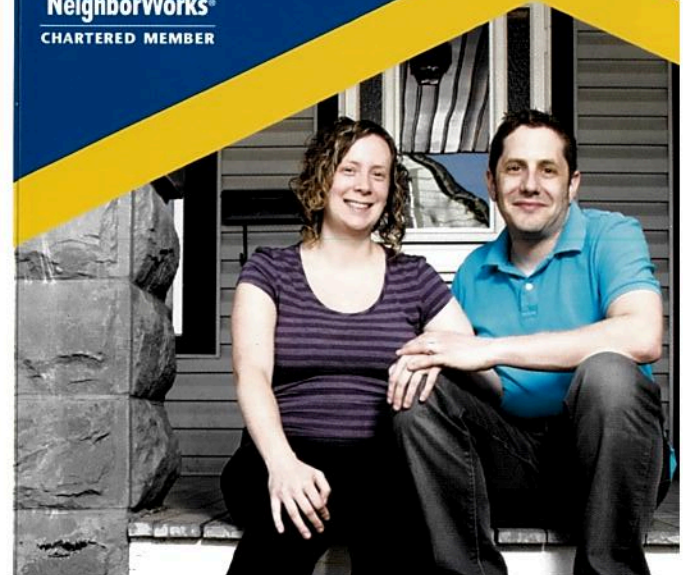
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NMLS#224131



# **Achieving** the American Dream of **Homeownership**



# Achieving of the American Dream Homeownership

## Let Us Show You the Way

If you are one of the millions of people who are interested in realizing the American dream of homeownership, NHS of Greater Cleveland can help you explore your options. We work with individuals and families throughout Cuyahoga, Lorain, Erie, Huron, and Medina counties to help turn these dreams into a reality.

Before setting off to find the perfect house, it is good to know that the certified professionals at NHS of Greater Cleveland are available to help. Taking part in our Homebuyer Education program will be one of the best decisions you will make, and the process will provide you with the tools you need to make important financial decisions.

## Your Journey Begins Here

The first step is simple, call us at (216) 458-HOME to register for an orientation session. With the information you provide, your certified Housing Specialist will determine the necessary steps for you to take to accomplish your goals, reviewing with you a personalized Action Plan. While you are working with your Housing Specialist, NHS of Greater Cleveland's Homebuyer Education Program will take you from A to Z in the home buying process, covering:


- Are you Ready to Buy A Home?
- Managing Your Money and Why You Should Save
- Understanding Credit and Financing
- Getting a Mortgage Loan and Lending Basics
- Your Home and How to Keep it
- Preventive Maintenance and Home Repair
- Investing In Your Neighborhood
- and much more!

## Resources and Tools for Buyers

NHS of Greater Cleveland's Homebuyer Education program not only provides you with valuable tools in accomplishing your goals, but connects you to additional resources like Down Payment Assistance programs. You'll also learn about exciting ownership opportunities with NHS of Greater Cleveland's Land Trust program.


Whether you are exploring your future housing options, or are ready to shop for a home, NHS of Greater Cleveland believes that an educated consumer is a powerful consumer and that our Homebuyer Education course will show you the best ways to buy it, fix it, and keep it.

For more information  
visit us at  
[www.nhsclleveland.org](http://www.nhsclleveland.org)  
or call 216.458.4663



The Neighborhoods® Way

NHS of Greater Cleveland's Homeownership Center is based on the national model of Neighborhoods® HomeOwnership Centers, providing one-stop access to all of the services and training that customers need to shop for, purchase, rehabilitate, insure, maintain and manage a home, all under one roof.



CHARTERED MEMBER

