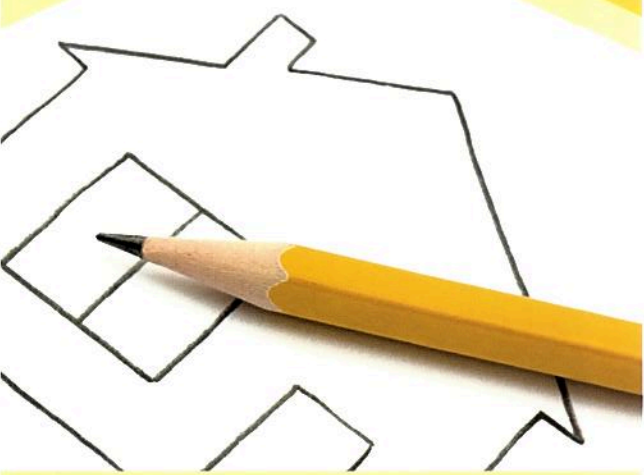


Home Repair Loans
Home Maintenance Training
Financial Capabilities
Reverse Mortgage Counseling
Cleveland Saves



All the services
you need to **Preserve**
Your Home

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
- EnergyYou
- Home Maintenance Workshops
- Home Improvement Loans
- Foreclosure Intervention
- Reverse Mortgage Counseling
- NHS Consumer Law Center
- Cleveland Saves
- Volunteer Income Tax Assistance



Neighborhood Housing Services
of Greater Cleveland

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NMLS#224131



Preserving
the American Dream of
Homeownership



Neighborhood Housing Services of Greater Cleveland





Preserving of the American Dream HomeOwnership

Visit us on the web



Neighborhood Housing Services of Greater Cleveland's (NHS GC) mission is to provide ongoing programs and services for achieving, preserving and sustaining the American dream of homeownership.

Home Repair Loan Program

Need a new roof, furnace, or electric upgrade? The NHS GC Home Repair Loan Program gives you the extra attention needed when starting a home repair project. NHS GC will assist you with job specifications, cost estimates, contractor selection and oversight of your entire project. NHS GC provides a mortgage product that is affordable and accessible to many of those who may not be able to access conventional lending products. Every application is underwritten, originated and serviced in house, as well as having professional, and accredited, construction management services.

Home Maintenance Training

As a homeowner, you understand that a home requires constant care and maintenance. NHS GC offers homeowners an opportunity to learn the basics in home repair through our Home

Maintenance Training program. Instruction is provided by our Construction Manager and covers a variety of topics, including weatherization and winterizing your home, to window replacement and lead-free living among others. All workshops are free and open to the public.

Reverse Mortgage Counseling

NHS GC is a leader in Reverse Mortgage Counseling as one of the only agencies offering two licensed HECM counselors, and the only agency referred by AARP in northeast Ohio. Our staff will provide you detailed information about Reverse Mortgage products and ensure that you are able to make an informed decision, understand the impact a reverse mortgage will have, and choose the best course of action for your particular circumstances.

Financial Capabilities Counseling

Whether you are obtaining a loan for home repairs, looking to repair your finances, or making other important financial decisions, you can meet one-on-one with NHS GC's Financial Capabilities Coach who will provide you the opportunity to review your credit report, learn about budgeting and saving techniques, and create an action plan to help you stay on track with your goals. Clients

Cleveland Saves

who work through our Financial Capabilities program have experienced average score increases of 55 points within the first 3 months of credit rebuilding and overall have obtained new financial skills that have allowed them to accomplish their personal goals.

Cleveland Saves is a program that provides free advice, strategies, and connections for families to open and maintain savings accounts. As the original Saves campaign, Cleveland Saves has more than 20,000 participants who are saving toward their goals of education, emergencies, and retirement. Working with the America Saves network and more than 200 local Saves affiliates - Cleveland Saves provides free tips, worksheets, and information through an interactive website and e-newsletter.

Call today 216.458.HOME (4662) or visit www.nhsdcleveland.org

