

## Buying a Home?

We teach you everything you need to know about purchasing a house. Our intensive program takes you from the beginning of the process when you are merely thinking about buying a home all the way to the end when you get your keys.

Since homeownership is a long-term responsibility, mandatory classes in basic home maintenance are also required.

### Take These Steps for Homebuyer Education



*Our certified counselors will review the basics of home ownership and help you work on your credit to become mortgage-ready*



## Already Own a Home?

NHS regularly hosts home maintenance classes. Previous classes include basic carpentry, basic electrical, and heating repairs.



All classes are open to the public and may require a registration fee. For more information call 203-562-0598 ext. 24.

*Participants at a window repair workshop in our home improvement lab*

## Trying to Avoid Foreclosure?



Our housing counselors can help you. We can advise you on the best possible solutions for your situation. Then we follow you through a 3-step process to make sure your issues are resolved.

*Our foreclosure mitigation classes review the entire foreclosure process and cover all options available in resolving mortgage difficulties*

### Take These Steps for Foreclosure Intervention



Rescue Fund 0% deferred loans are available to help bring you current on your mortgage. Ask our counselors for more information about the fund.



*With help from the HomeOwnership Center, this couple was able to keep their home when faced with foreclosure.*

## Need Financial Assistance?

NHS offers various programs that can either help you buy a home or rehabilitate it.

**Residential Lending:** NHS partners with various lenders offering the very best in first-time homebuyer mortgage products

**Rehab Lending:** Existing homeowners who have equity in homes that need rehabilitation can obtain low-cost rehab mortgages.

**Individual Development Account (IDA) Program:** Matching Funds are available to help new homebuyers and existing homeowners undertake home maintenance and implement energy conservation measures.

**American Dream Down Payment Initiative (ADDI):** Through ADDI, NHS of New Haven provides down payment and closing cost assistance to first-time homebuyers statewide.



*HOC homebuyer standing proudly in front of his new home renovated by Neighborhood Housing Services*

## About the HOC

The New Haven HomeOwnership Center (HOC) was incorporated in 2001 by Neighborhood Housing Services of New Haven. It was set up to address the needs of residents who wanted to purchase their first home but lacked basic financial fitness skills to build up their assets and/or to navigate the mortgage application process.

Our homeownership programs help our low- and moderate-income population to gain the knowledge and tools to secure and sustain market-rate, prime mortgages that keep homeownership affordable over the long term.

*Grand Opening of The New Haven HomeOwnership Center's new office in June 2010 with our staff and partners*



“ *I never would have been able to keep my home of 13 years without the services of the New Haven HomeOwnership Center. Your negotiating skill and advocacy for your clients prevented a traumatic life change for my household that includes five children. From the very beginning, the activities and efforts of the HOC brought about a winning solution to a very serious problem.* ”

– HOC Client

Neighborhood Housing Services of New Haven  
333 Sherman Avenue  
New Haven, CT 06511



Neighborhood Housing Services of New Haven  
*Positioning New Haven's Neighborhoods to Succeed*

## The New Haven HomeOwnership Center



Your key to  
**Smart Homeownership**

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[www.nhsfnhshaven.org](http://www.nhsfnhshaven.org)

  
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