

# GOALS

*Clients who enter the Homeownership programs of Niagara Falls NHS, Inc. will be assisted in achieving 1 or more of the following goals:*

1. Increase home ownership among low and moderate income families.
2. Clients become educated consumers in the housing market.
3. Clients will be aware of predatory lending practices.
4. Improve our clients financial literacy skills.
5. Reduce the number of foreclosures in Niagara County.
6. Clients will gain basic home maintenance skills and knowledge.
7. Clients will understand the significance of the credit report and improve their credit rating.

## Niagara Falls Neighborhood

### Housing

### Services, Inc.

**Location:**

479 16th Street  
Niagara Falls, NY 14303

**Phone:**

716-285-7778

**Fax:**

716-285-5416



CHARTERED MEMBER



**Niagara Falls NHS, Inc**  
**Path to Home Ownership**



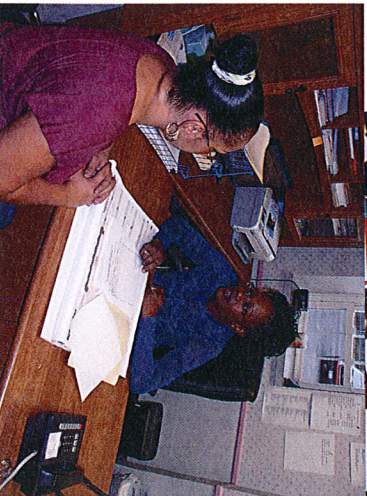
**Niagara Falls Neighborhood**

**Housing Services, Inc.**



# Vision

Niagara Falls NHS, Inc. is dedicated to providing opportunities to help individuals achieve and sustain the American Dream of home ownership.



## Niagara Falls NHS, Inc., offers education options to meet varying needs:

### FIRST TIME HOME BUYER EDUCATION

THIS IS A ONE DAY, EIGHT HOUR COURSE OFFERED ONE SATURDAY EACH MONTH. THE COURSE WILL EQUIP THE CLIENT WITH THE KNOWLEDGE NEEDED TO BE EDUCATED BUYERS IN THE HOUSING MARKET, AS WELL AS SUCCESSFUL HOMEOWNERS. COSTS FOR THIS PROGRAM ARE \$30 (INDIVIDUAL), \$50 (COUPLE), FREE (LEASED HOUSING/ SECTION 8 PARTICIPANTS). \*\*\*

### ONE-ON-ONE CREDIT COUNSELING

A HUD CERTIFIED HOUSING COUNSELOR WILL TEACH YOU HOW TO READ YOUR CREDIT REPORT, AND ASSIST YOU IN REPAIRING YOUR CREDIT ISSUES. THIS SERVICE IS PROVIDED FREE OF CHARGE FOR HOME BUYER EDUCATION PARTICIPANTS. FOR ALL OTHERS IN NEED OF CREDIT COUNSELING THERE IS A FEE OF \$ 19, WHICH COVERS THE COST OF THE TRI-MERGED CREDIT REPORT AND FICO SCORES.

### COMMUNITY PRESENTATIONS

WE OFFER PRESENTATIONS TO COMMUNITY GROUPS FOR NO CHARGE. WE CAN DISCUSS NFNHS PROGRAMS, THE FORECLOSURE PROCESS, FORECLOSURE RESCUE SCAMS AND AVOIDING PREDATORY LENDERS. THERE IS NO FEE FOR THIS SERVICE

\*\*\* YOU MAY BE ELIGIBLE FOR CLOSING COST ASSISTANCE GRANTS WHEN YOU HAVE COMPLETED THE FIRST TIME HOME BUYER EDUCATION AND ARE MORTGAGE ELIGIBLE.

YOU MUST APPLY FOR CLOSING COST ASSISTANCE PROGRAM BY CONTACTING  
285-7778

### MISSION

THE MISSION OF THE NIAGARA FALLS NEIGHBORHOOD HOUSING SERVICES CORPORATION IS TO BE A LEADER IN NEIGHBORHOOD REVITALIZATION BY PROVIDING NEW AND AFFORDABLE OPPORTUNITIES FOR INDIVIDUALS AND FAMILIES

LIKE US ON FACEBOOK – NIAGARA FALLS NHS, INC.

[WWW.NIAGARAFALLSNHS.ORG](http://WWW.NIAGARAFALLSNHS.ORG)