

nhs

CALL US FIRST!

For Home Purchase,
Home Improvement and Home
Ownership Preservation Loans



“Purchase or Rehab your home
the **NHS** way”

With free assistance from a certified Home
Ownership Consultant and Construction Specialist



NEIGHBORHOOD HOUSING SERVICES
OF CHICAGO INC.



NHS can help you become a homeowner

CLASSES/CONSULTATION

- **Home Ownership Education Seminars** provide information on how to shop for a home, details on the loan application and approval process, and understanding settlement costs and fees. All seminars are free of charge.
- **One-on-One Homebuyer Consultation** focuses on reading and understanding your credit report, designing individualized plans to help you clear your credit, and creating a budget to help you reach your goal of home ownership.
- **Pre-Approval for financing** before you look for a home. We will help you know how much you can afford.

LOANS

- **Lending programs** specially designed for Chicago homebuyers:
 1. For a single family home or a 2-, 3-, or 4-unit purchase
 2. For first-time home buyers who have as little as \$1,000 for down payment and closing costs
- **Loan Originators** are available to make the application process a success.
- **Special Financing** available for lower-income borrowers. Eligibility requirements apply.

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NEIGHBORHOOD HOUSING SERVICES OF CHICAGO, INC. (NHS) HAS MORE THAN 28 YEARS OF EXPERIENCE IN EDUCATING THE RESIDENTS OF CHICAGO ON HOME OWNERSHIP AS WELL AS OFFERING RESIDENTS AN AFFORDABLE WAY TO REHAB THEIR HOME.

THROUGH OUR NEIGHBORWORKS® HOME OWNERSHIP CENTERS, NHS OFFERS ALL OF THE SERVICES AND TRAINING THAT CUSTOMERS NEED TO SHOP FOR, PURCHASE, REHABILITATE, INSURE AND MAINTAIN A HOME. NHS ALSO HAS FULLY-REHABBED HOMES FOR SALE IN SELECTED NEIGHBORHOODS IN CHICAGO.





NHS can help you rehab or maintain and keep your home

LOANS

- Home Improvement loans at affordable interest rates
- Loans for refinance or refinance with rehab
- Loans to prevent foreclosure

CONSULTATION

- Technical Assistance in planning your rehab work if you get a loan from NHS
- Free home safety evaluations and low-interest home improvement loans to upgrade or replace electrical, heating and safety systems
- Free consultation on matters such as insurance, foreclosure, foreclosure prevention, credit issues, taxes and city services

If you are considering these home improvements NHS can help!

- Central air conditioning and/or new heating systems
- Plumbing and wiring
- Kitchen and bath remodeling, new windows and storm or security doors
- New roof, new gutters and downspouts
- New porch
- New garage
- Dormers or room additions
- Siding or tuckpointing
- Many other permanent home improvements or rehab projects

Read what our customers
said about working with us...

“Thanks to NHS, my family has a real place to call home. NHS didn’t just help us to become homeowners - they’re still very involved in making our neighborhood an even better place to live.”

Tonya and David Griggs

Bronzeville

“NHS helped us get a new roof, sidewalk, soffet, and a new front window. We’re investing in more than just a piece of property - we’re investing in our home. I couldn’t be more satisfied.”

Clarence Young

Auburn Gresham/Englewood

“When I used to rent my home, the money I spent every month went into someone else’s pocket and I never saw it again. Now, thanks to NHS, I am a homeowner investing in an affordable home and my neighborhood.”

Elva Rivera

Chicago Lawn/Gage Park

Call or visit us at:

NHS Central Office

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Chicago, IL 60622

773-329-4010

www.nhschicago.org

NHS is a well respected
not-for-profit organization
dedicated to assisting
homeowners and building
strong neighborhoods.

We care about you,
your family and
your neighborhood.

Loans are only for residential property within the city of Chicago. Neighborhood Lending Services, Inc., a division of Neighborhood Housing Services of Chicago, Inc., administers NHS loans. Neighborhood Lending Services is an Illinois Residential Mortgage Licensee, license number 661.



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OF CHICAGO INC.

