

Looking to buy your first home, but don't know where to start?

Struggling to pay your mortgage?

Need a new roof or other repairs?

NHS Can Help!

Since 1975, NHS has created more than 5,000 homeowners and saved over 10,000 homes from foreclosure. We offer support along every step of the journey by providing access to credit or helping people navigate the process of buying, fixing and keeping a home.



Our Mission

To create opportunities for people to live in affordable homes, improve their lives and strengthen their neighborhoods.



Neighborhood Housing Services of Chicago, Inc.

NHS is a HUD-approved, non-profit housing counseling agency. Our affiliate Neighborhood Lending Services (NLS) is Illinois' largest nonprofit mortgage lender.

For more information, visit:

www.nhschicago.org

or speak with the NHS Client Services team at:

(773) 329-4111

Visit one of our Regional Hubs listed below to meet in-person with a housing counseling, mortgage lending and/or construction services team member.

North Side Hub**

1279 N. Milwaukee Ave., 4th Floor
Chicago, IL 60622

South Side Hub

639 E. 87th St.
Chicago, IL 60619

West Side Hub**

3601 W. Chicago Ave.
Chicago, IL 60651

South Suburban Hub

1920 W. 174th St.
East Hazel Crest, IL 60429

** El personal habla español en estas localizaciones

All loans originated by Neighborhood Lending Services, Inc., a nonprofit corporation and an Illinois Residential Mortgage licensee #M00661. NMLS #276722.



**BUY
FIX
KEEP**



Neighborhood Housing Services of Chicago, Inc.



Buy Your Home

Lending*

- **Affordable Fixed-Rate Purchase Loans** — for qualified homebuyers
- **Loan Pre-Approvals** — for qualified applicants completing our homebuyer education classes
- **Purchase Assistance Grants** — for eligible home buyers[†]

To apply for a loan online, visit
www.nhschicago.org

Education

- **Homebuyer Education Seminars** — learn about the home buying process: the basics of budgeting, improving credit, understanding the closing process and down payment assistance programs.
- **Financial Fresh Start Workshops**— learn the importance of developing a spending plan, reducing your debt and increasing your credit score
- **Individual Consultation** — develop a customized plan to help you become and remain a successful homeowner with the support of a certified homeownership consultant

To register for a workshop online, visit
www.nhschicago.org/workshops

Fix Your Home

Lending*

- **Affordable Fixed-Rate Purchase-Rehab Loans** — for homebuyers purchasing a home in need of major rehab projects
- **Affordable Fixed-Rate Home Improvement Loans** — for current homeowners in need of new kitchens, roofs, furnaces and more
- **Grants** — eligible homeowners may qualify to improve the health, safety, affordability of their homes[†]

To apply for a loan online, visit
www.nhschicago.org

Advising

- **Expert Construction Services** —gives homeowners the opportunity to work with a dedicated construction specialist who can offer advice and guidance at every step of the process
- **Home Safety and Energy Efficiency Evaluation** — identifies potential fire/safety, lead-based paint and indoor air quality hazards, and helps homeowners find ways to save money on utility bills

Keep Your Home

Lending*

- **Affordable Fixed-Rate Refinance Loans** —to potentially lower your monthly mortgage payment
- **Affordable Fixed-Rate Refinance-Rehab Loans** — to finance major repairs or improvements to your home while keeping home ownership affordable

Foreclosure Prevention Services

- **Consultation with NHS Homeownership Staff** — to review your existing mortgage(s) and help assess needs and potential options to sustain homeownership

* Income limits and eligibility requirements apply.

† Income limits, residential boundaries and other requirements apply.