

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



Neighborhood Housing Services
of Greater Cleveland

5700 Broadway Avenue . Cleveland, Ohio 44127
216.458.HOME (4663) . 330.764.HOME (4663) . www.nhscleveland.org



NMLS#224131



Are
you or someone
you know
facing
Foreclosure



For more information
visit us at www.nhscleveland.org
Or call 216.458.4663

- Confidentiality, honesty, respect, and professionalism in all services
 - Referrals to needed resources
 - Identification of assistance resources
 - Explanation of collection and foreclosure process
 - Timely completion of promised action
 - Assistance communicating with the mortgage servicer and other creditors
 - Presentation and explanation of reasonable options available
 - Analysis of the cause of mortgage default
 - Development of a spending plan
- to all homeowners who seek our assistance:
Neighborhood Housing Services of Greater Cleveland will provide the following services

What We Do...

Neighborhood Housing Services of Greater Cleveland (NHSGC) is an organization providing free, fair and unbiased information, programs and services to the residents of Greater Cleveland and the surrounding areas of northeast Ohio to assist residents in achieving, preserving, and sustaining the American dream of homeownership.

We
can help

Advice for Avoiding Foreclosure...

NHS of Greater Cleveland has partnerships with numerous programs and offers many services to preserve the American Dream of homeownership, to be effective and successful, homeowners need to do two things:

- Know whether or not they want to keep their home
- Pick up the phone and call the NHS of Greater Cleveland offices at 216.458.HOME (4663). We serve Cuyahoga, Erie, Huron, Lorain, and Medina counties
- No one should ever pay a third party to intervene on their behalf to prevent foreclosure. NHS of Greater Cleveland, as well as a host of other agencies across the state and throughout the country provide free, unbiased, and accessible programs and services to prevent foreclosure.

What You Need...

- In order for the counseling process to be as thorough and effective as possible, your counselor will ask you to gather the following information:
- Proof of ALL household income covering past 60 days
 - W2's or 1099's and Federal Income Tax Returns for past two years
 - Last 2 months bank statements - checking and/or savings
 - Statements from your lender showing current status of mortgage
 - Loan documents
 - Copies of ALL monthly utility bills
 - 1 page hardship letter explaining reason for delinquency
 - Documented reason for delinquency (if available)
 - Proof of homeowners insurance coverage