



Programs and Services

Contact us for more information:
11 N. Sixth St., Grand Haven, MI 49417
Phone: 616-935-3270
Email: ghhousing@grandhaven.org

CLASSES

See our complete Education Workshop Schedule at www.grandhaven.org/housingservices, or click here: [Class Schedules](#)

▶ **Financial Capability Classes** *Take control of your finances!*

Neighborhood Housing Services (NHS) offers **FREE** weekly Financial Capability workshops taught by a certified financial coach. Topics include: developing a spending plan, improving your credit score, protecting yourself against fraud and identity theft, fair housing and lending laws, and more!

▶ **Homebuyer Education** *Knowledge is the key to being a successful homeowner!*

The certified housing counselors at NHS can help prepare you for homeownership through Homebuyer Education class. You will learn about: types of mortgages and which one is right for you; what to expect at closing; local, state, and federal programs to help homebuyers; and much more! No selling, no pressure, no tests. Just unbiased information presented in a casual, small-group setting. Completion of the class may qualify you for statewide down payment assistance! Classes are held monthly; \$25 per household. Online Homebuyer Education is also available – contact us for details!

▶ **Renter Education** *Rent smart!*

Give yourself an advantage in this competitive rental market! Renter Education is a **FREE** two-part class covering topics such as money management, your credit, fair housing laws, the application process, understanding the lease, and more.

FINANCIAL COUNSELING

▶ **Financial Education** *Your goals. Your decisions. Your future.*

Neighborhood Housing Services offers **FREE** one-on-one financial counseling to help you reach your financial goals. Let our certified financial coach guide you in improving your credit, developing a budget, reducing your debt, and more.

▶ **Homebuyer Counseling** *Is a low credit score or high debt standing in the way of homeownership?*

Our certified counselors can help you become mortgage-ready with **FREE** one-on-one counseling to repair your credit, reduce your debt, and prepare you to purchase a home.

▶ **Student Loan Counseling** *Are you struggling to understand student loan repayment terms and rules?*

And wondering how your student loans will impact your ability to qualify for a mortgage? NHS can help! Our certified student loan counselor can explain your loan payment options, how Income Based Repayment plans work, and details about student loan forbearance, forgiveness, and cancellation. *Don't pay someone else for this **FREE** information!*

▶ **Foreclosure Help** *Are you experiencing a financial hardship that threatens your housing stability? We can help.*

Mortgage relief programs are complicated. NHS can provide you with up-to-date information on your rights, your options, and program eligibility. Our foreclosure services are: **FREE**, available to Ottawa County residents, confidential, one-on-one, objective and judgment-free, informative, and supportive.

PROGRAMS

▶ **Homebuyer Services** *Did you know...*

NHS periodically has grant funds available to help eligible buyers through our Home Purchase Repair program. This grant provides down payment assistance and funds for moderate rehab for homes being purchased in designated Ottawa County areas. Rehab can include: repair/replacement of windows, furnace, water heater, roof, or siding; insulation; and plumbing or electrical upgrades. Contact us for funding availability.

▶ **Homeowner Services** *It can be expensive to maintain a home!*

But delayed maintenance can impact the value of your home and result in more expensive repairs. Grants and loans are periodically available to Ottawa County residents! Eligible households can access loans or grants to make repairs including: new insulation; new furnace; repair/replacement of windows, roof, siding, gutters, septic, or sewer...and more!