



You're Invited to attend our classes!

Financial Education

Learn to make a budget, understand your credit and save for a large purchase.

Pre-purchase Homeownership

A class for those receiving down payment assistance from CHFA

Pre-purchase Homebuyer

Just starting to think of buying a home? This class is for you.

Individual Homeownership Readiness Assistance Counseling

Prepare to own a home – everything you'll need to know.

Landlord classes

Thinking of being a landlord? This class will help you learn to own and manage rental property.

Call today to register: 203.753.1896

LET US HELP.

Worried about foreclosure?

Contact us today.

NHSW

NEIGHBORHOOD HOUSING SERVICES OF WATERBURY

161 North Main Street, Waterbury, CT 06702

Call 203.753.1896 • Fax 203.757.6496

Visit our web site:

www.nhswaterbury.org

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Follow us on



Foreclosure Prevention Assistance



NHSW

NEIGHBORHOOD HOUSING SERVICES OF WATERBURY

We help revitalize our neighborhoods, providing counseling and education for residents of Waterbury, Naugatuck, Torrington and all of Northwest Connecticut.

WE'RE HERE TO HELP.

Preventing Foreclosure

Are you having trouble paying your mortgage?

Do you think you'll soon fall behind?

WHAT TO DO

- Visit our office!
- Meet with a skilled staff member and take home an information package.
- Gather your documents and send them to us.
- Come to a group meeting to hear about your options.
- Plan a private meeting with a HUD-approved foreclosure counselor.



WHAT ARE YOUR OPTIONS?

When you think foreclosure is likely, don't wait! Come talk to us. There are many programs available. Let us help you explore your option.

How can we help?
Here are some possibilities.

Modification

The bank may agree to change the terms of your loan by lowering your payments, changing the loan to a fixed rate, making the loan term longer, or adding the money you owe to your principal balance.

Partial Claim

For those with FHA-insured loans, HUD may agree to pay what you owe and put a lien (or legal claim) on your property. The lien is payable when the loan matures, when the property is re-financed, or when it's sold.

Pre-foreclosure Sale

The bank may let your home be sold even if the selling price is less than the balance owed on the mortgage.

WE CAN HELP YOU MAKE A SPENDING PLAN

When you meet with a lender, he or she needs to know your family's financial situation before thinking about your options.

For yourself, it's smart to have a budget, and know your financial situation. We'll help you understand yours, review your family income and debts, and work to make the best plan for you.

Later, if you must move, knowing your financial situation will help you make needed changes and avoid problems.

WHO WE ARE

Neighborhood Housing Services of Waterbury is a nonprofit corporation established in 1980 to serve Northwest Connecticut.

We are a HUD approved agency, helping to revitalize our neighborhoods. We provide counseling and education to residents of Waterbury, Naugatuck, Torrington, and all of Northwest Connecticut.
