



WHO WE ARE

Neighborhood Housing Services of Waterbury (NHSW) is a nonprofit corporation established in 1980, serving Northwest Connecticut.

We are a HUD-approved counseling agency working to revitalize our local neighborhoods and provide counseling and educational services to residents of Waterbury, Naugatuck, Torrington and all of Northwest Connecticut.

Our ongoing programs include:

- Financial Education classes to help you budget, understand your credit and save for major items
- Pre-purchase homeownership classes for those registered and receiving downpayment assistance from CHFA
- Pre-purchase home buyer education classes for those just beginning the homebuying process
- Individual homeownership readiness assistance counseling
- Landlord classes on how to own and manage rental property

LET US HELP.

Buying your first home?

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

HABLAMOS ESPAÑOL

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Homebuyer Education & Counseling



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.

How to be a Smart Homebuyer



Deciding to buy a home is one of the most exciting and important decisions you'll ever make. It can also be one of the most confusing!

Neighborhood Housing Services of Waterbury (NHSW) has created a program to help you have a successful home buying experience.

We can help you:

- Decide if you should buy a home
- Learn what credit is, and how it can help you buy a home
- Know how to shop for a new home and build a team of professionals to help you
- Review the mortgage process
- Understand what to do before and after the closing

THINKING OF BUYING YOUR FIRST HOME?

*Not sure where to begin?
Confused by all the options?
Not sure what you can afford?*

We can assist with classes, personal counseling, and prepare you for the mortgage application process.

How We Help First Time Homebuyers

What are the steps you need to take?

- Register for a workshop and receive a homebuyer information packet
- Gather the necessary documents and complete the forms in the packet
- Come to a Homebuyer Workshop
- Meet with a counselor for personal assistance
- Learn to understand mortgages and prepare to apply for one
- Determine the best financing options

Become an Educated Homebuyer!

By taking our Homebuyer Education Class, you'll learn to understand your household financial situation. We'll help you find the best home buying options available for you.

Our class will help you create a household budget and learn to keep track of your expenses. You can make sure your bills are paid, your credit is maintained, and there's money available for emergencies.

Most home sellers require a pre-approval letter before considering an offer on a home.

Once you've completed the class, you'll be prepared to work through this process.

Class locations

Our main office is located at 161 North Main Street in Waterbury. We also offer classes and counseling in other locations.

Please call us to learn when we will be in your community, or check our website: www.nhswaterbury.org.