



HOMEOWNERS, HOMEBUYERS, MILITARY, GRADUATES

Center for Nonprofit Housing (CNH) is recognized as a certified housing counseling agency with the Housing and Urban Development (HUD) and Michigan State Housing Development Authority (MSHDA). The counseling services are provided to increase the success of homeownership, revitalize neighborhoods and strengthen families. We seek to provide tailored counseling services to meet the most urgent of homeowner needs within our area. Through our partnership with local, state and federal funders, we provide high quality education and counseling.

EDUCATION

HOMEBUYER EDUCATION CLASSES This six hour class taught by certified MSHDA Housing Counselors will prepare you for successful home ownership as we discuss the following topics: *Assessing Readiness, Preparing for Homeownership, Obtaining a Mortgage, Selecting a Home, Applications & Closing, After the Closing.* A certificate of completion will be provided for this course. **Cost: Free**

FINANCIAL CAPABILITY CLASSES The Financial Capability Class is a comprehensive financial education curriculum designed to help individuals develop financial skills and positive banking relationships to be successful homeowners. Topics discussed include: *Money Management Skills, Developing a Spending Plan, Debt Reduction & Saving, Banking Basics – Bank Services, Borrowing Basics, Consumer Protection & Rights, Insurance & Long Term Planning, Healthy Homes & Homeownership.* This class can also be broken into individual modules for a more specific focus. A certificate of completion will be provided for this course. **Cost: Free**

HOME MAINTENANCE CLASSES Home maintenance group training is a hands-on learning experience designed to provide participants with information that enables them to perform basic home repairs and upkeep. This class teaches the basics of the major systems in a home: electrical, heating, plumbing, as well as structural and energy efficiency. A certificate of completion will be provided for this course. **Cost: Free**

HOUSING GRANTS

HOMEBUYER ASSISTANCE PROGRAM (HAP) HAP is designed to assist low to moderate income families purchase and renovate homes in Newaygo County. Certified Housing Counselors will assist in credit/debt/affordability analysis. CNH offers those eligible for the program to receive up to \$10,000 for down payment/closing costs and up to \$20,000 for renovations. Homebuyers must be between 40-80% of the area median income based on family size and have less than \$20,000 in liquid assets. Other requirements also apply.

FINANCIAL EMPOWERMENT CENTER

THE FINANCIAL EMPOWERMENT CENTER provides counseling services that are individualized to each client in each of these areas:

- Homebuyer
- Credit & Budget
- Student Loan Debt
- Military



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