



## OUR MISSION

NeighborWorks® Home Solutions stimulates revitalization of neighborhoods by creating quality housing choices in the communities we serve.



## OUR PARTNERS

American National Bank  
Atlas Builders, LLC  
City of Council Bluffs  
Council Bluffs Community Development  
Department  
Family Housing Advisory Services  
Hamilton Associates, P.C.  
Iowa Finance Authority  
Iowa West Foundation  
Menards  
Nebraska Department of Economic  
Development  
NeighborWorks® America  
Nonprofit Association of the Midlands  
NP Dodge Real Estate  
NP Dodge Management Company  
RD Homes, Inc.  
US Bank



## CONTACT US

**NeighborWorks®**  
**Home Solutions**  
222 S. 6th Street,  
Council Bluffs, IA

402-451-2939



Serves by  
building people,  
building homes,  
building community.

Presenting an  
**Affordable Home**



## Homebuyer Process

- Complete the Infill Application
- Choose a mortgage lender
- Obtain pre-approval for loan
- Provide the required paperwork and documents to qualify
- Complete the Pre-Purchase Homeowners Education Class
- Submission of application and documents for approval.
- Close on purchase of home



Our Housing Development Director and staff are available to you throughout the process.

## Requirements

- Annual household income cannot exceed the guidelines established by HUD
- Must invest at least \$1,000 toward purchase
- Need to obtain a mortgage loan
- Must complete a Pre-Purchase Homeowners Education class
- Home must be your primary residence
- Further underwriting criteria per program guidelines



## Down Payment Assistance Loan

- Available based on income eligibility
- 0% interest
- No monthly payment
- Due back upon resale if sold before 10 years have expired

## OUR VISION

NeighborWorks® Home Solutions envisions a community in which all people have a home to call their own, enhancing their quality of life.

## OUR VALUES

NeighborWorks® Home Solutions values working externally and internally with integrity, ethical decision-making, responsibility for good stewardship, and, collaboratively for the greater good.

