



NEIGHBORHOOD HOUSING & DEVELOPMENT CORPORATION

Neighborhood Housing & Development Corporation

Neighborhood Housing & Development Corporation (NHDC) is a 501 C-3 not-for-profit corporation formed in the State of Florida in 1982. Our corporate mission is to improve the quality of life and economic opportunities of low and moderate income persons residing within our service area by providing programs and services that will address identified community needs.





COMPANY PROFILE

ABOUT US

We are a 501 C-3 not-for-profit corporation formed in the State of Florida in 1982.

In 1995, NHDC became a chartered member of NeighborWorks America formerly known as Neighborhood Reinvestment Corporation. NeighborWorks America is a Congressional chartered nonprofit entity based in Washington, D.C. NeighborWorks provides technical assistance, professional development training and financial support to NHDC and its more than 240 affiliate organizations.

NHDC is comprised of a team of nine professionals and a volunteer Board of Directors. The Board membership includes community residents and leaders of social service organizations, banking, real estate, education and other professions.

SERVICES



Housing
Development



New
Construction



Home
Rehabilitaiton



Financial
Fitness



Rental
Properties



Home Buyer
Education



We are committed to equipping our community members with the tools and resources needed to help them become better money managers so first-time homeowners can realize their dream of homeownership while helping those who have achieved homeownership keep living the dream by avoiding foreclosure!



NHDC Housing Counseling and Education Program

This program offers credit and financial counseling promoting financial stability and economic mobility. We educate prospective homeowners via our pre-purchase home buyer sessions which help to prepare and guide future homeowners through the homebuying process. Our post-purchase counseling focuses on mortgage delinquency and foreclosure intervention counseling and rental housing counseling.

NHDC Community Partnership Services

NHDC partners with local community organizations to expand and broaden the programs and services they can provide for their clients. This program allows for facilitators who are subject matter experts to conduct workshops and sessions for clients of the NHDC to cover in-depth financial literacy, debt management, and post-homebuyer education.



NHDC Save for Home Program

This program serves prospective home buyers whose income is 80% of the Area Median Income (AMI – adjusted for family size). NHDC offers Home Buyer Education to first-time homebuyers within one year of purchasing a home. Our counselors work one-on-one with each client during sessions specifically tailored to the needs of the family and individuals. NHDC supplements families' housing savings with funds up to \$1,500.00 that can be used for upfront costs such as inspection and appraisal fees when all requirements have been met successfully.



Foreclosure Intervention Matching Program

The target demographic for this program is families whose income is 80% or less of the Area Median Income (AMI-adjusted for family size). For homeowners who have experienced hardship but are financially back on track and are \$3000.00 or less behind in their mortgage payments (inclusive of fees), NHDC advocates for the family during negotiations with the Lender. We provide one-on-one counseling specific to the needs of the family and individuals. We will match the client matching funds up to \$3,000.00 to assist with pausing the foreclosure while working to identify a viable repayment plan to save the family's home such as loan modification or lower repayment plan(s).

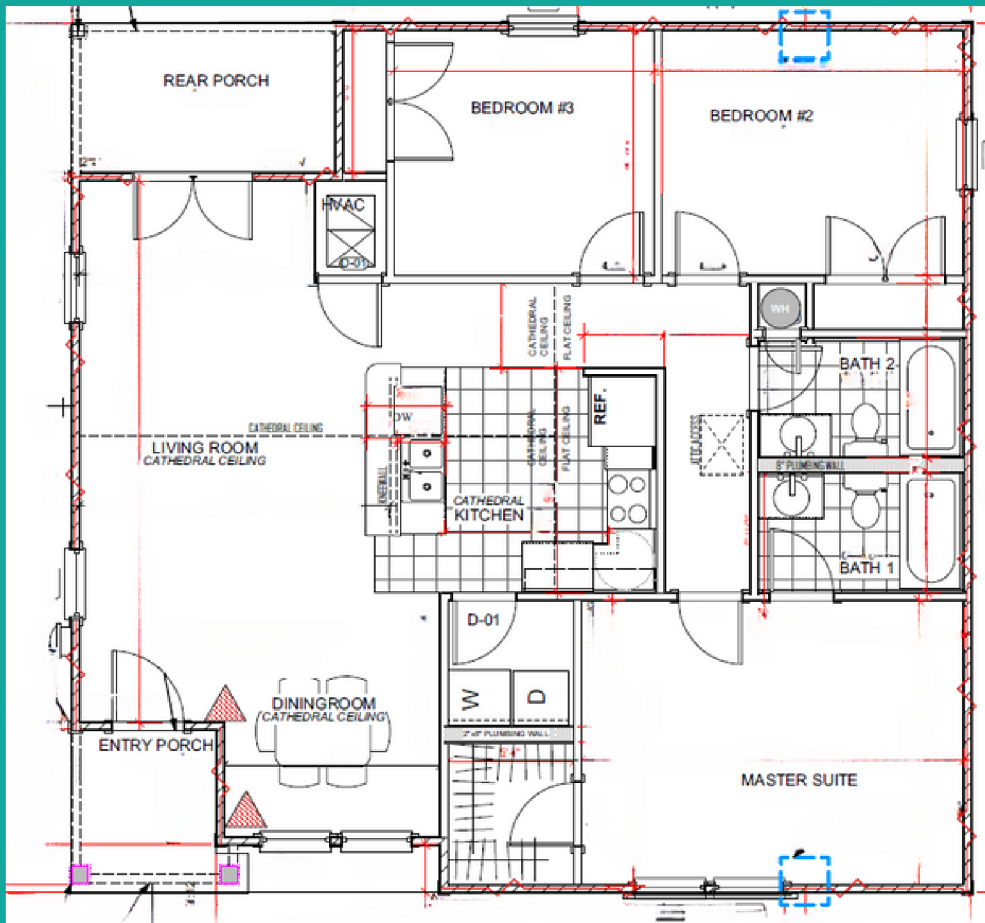




NHDC Cares

To fulfill our corporate mission to improve the quality of life and economic opportunities of extremely low- and moderate-income persons residing within our service area which includes, Alachua, Clay, and Marion Counties, the Neighborhood Housing and Development Corporation Cares program wants to provide emergency rental, utility and foreclosure prevention assistance to families in need with-in Alachua County. To further impact and improve housing stability, and as part of their case management track, we will provide financial literacy training and tools to those families or individuals who are participating in this project. assisting to help them develop a sustainable money management plan.





The Sable

