

What is hbc services, inc.?

hbc services, inc., founded in 2000, is a private, non-profit corporation 501(c)(3) organization dedicated to promoting home ownership opportunities to all households. Our mission is to make home ownership a reality to individuals and families who demonstrate a strong desire to own their own home.

The agency provides homebuyer one-on-one counseling in the areas of pre-purchase counseling, money and debt management, and post-purchase counseling. Counselors has been certified by the University Wisconsin-Extension and the NeighborWorks Training Institute in Washington DC as Homebuyer Counseling Specialists.

Homebuyer assistance may be available to first-time income eligible households. For more information about our programs, please call 1-800-687-1680.



National Council
of La Raza



Three convenient locations:



Milwaukee County

7635 West Oklahoma Avenue, Suite 204
Milwaukee, WI 53219
414-727-5700—phone
414-727-5701—fax

Waukesha County

217 Wisconsin Avenue, Suite 207
Waukesha, WI 53186
262-522-1230—phone
262-522-1233—fax

Jefferson/Walworth County

118 S Main Street, Suite A
Jefferson, WI 53549
920-674-5611—phone
920-674-5631—fax

Toll-free: 1-800-687-1680
www.hbcservices.org
info@hbcsvices.org

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and the Bureau of Housing.
Also, a participant of the HOME
Program - a four county consortium.*

Milwaukee County
Waukesha County
Walworth County
Jefferson County



Serving the housing
needs of the residents
of southeastern
Wisconsin

Making Home Ownership a Reality



Homebuyer Counseling Program
Homebuyer Assistance
Grants/Loans

Do you want to buy a home?

hbc services, inc. can help! We offer:

** Housing Counseling * Homebuyer Workshops * Homebuyer Grants/Loans*

Purchasing a home may be the greatest investment you will ever make. Getting home buyer education through hbc services, inc. can help you understand the process and make you more confident about succeeding as a home owner. You may even be eligible for down payment and/or closing cost.



Step 1: Housing Counseling

Take advantage of hbc services, inc. individual Budget & Credit Counseling sessions for those important credit and budgeting issues. Housing Counseling Specialist provide individualized sessions for people to learn about the home buying process.

Sessions include:

- Review of Credit Report
- Personalized Budget
- Customized Action Plan
- Personal follow up with Housing Counselor
- Comparisons of Mortgage Products
- Applying for a mortgage

hbc services, inc. can also help if you lack a credit history. For example, if you've never had any credit cards or loans through financial institutions, credit reporting firms may not be able to issue a credit history on you. In that case, you may be able to use a non-traditional credit history.

Step 2: Attend a Homebuyer Workshop

At hbc services, inc. free Homebuyers Workshops, professional housing specialists inform you about:

- Advantages of owning versus renting
- Credit and budgeting
- Shopping for your home\Offers to purchase
- Home inspections
- Home Financing
- Grants and affordable loans
- Life as a homeowner

Get started by attending a

Homebuyer Workshop!

To register for a workshop near you call

1-800-687-1680 or register online at
info@hbcservices.org

Step 3: Arrange for a Homebuyer Grant/Loan

Depending on your eligibility, hbc services, inc. down payment assistance can provide Homebuyer Grants and/or loans ranging from \$1,000—\$5,000 toward the purchase of a home in Southeastern Wisconsin. The funding can be used to pay for part of your down payment and customary closing costs.

Call 1-800-687-1680 to find out if you are eligible for a homebuyer grant/loan.