

## Who is HBC Services?

HBC Services, Inc., founded in 2000, is a private, non-profit 501(c)(3) organization dedicated to promoting home ownership opportunities to all households.

The agency provides homebuyer one-on-one counseling in the areas of pre-purchase counseling, money and debt management, and post-purchase counseling. Our counselors have received their certification from the UW-Extension, the NeighborWorks Training Institute in Washington DC and National Council of La Raza, nas Housing Counseling Specialists/Foreclosure specialists.

Homebuyer assistance may be available to first-time income eligible households.

For more information about our programs, please call 1-800-687-1680, or visit our website at [www.hbcservices.org](http://www.hbcservices.org).

## “Our Mission

*To make homeownership a reality for individuals and families who demonstrate a strong desire to own a home through advocacy, financial education and support.*”

## Our Locations

### HBC Services, Inc.

1-800- 687-1680  
[info@hbcservices.org](mailto:info@hbcservices.org)  
[www.hbcservices.org](http://www.hbcservices.org)

### Milwaukee

614 W. National Ave, Suite 206  
Milwaukee, WI 53204  
(414) 727-5700

### Waukesha

217 Wisconsin Ave, Suite 124  
Waukesha, WI 53186  
(262) 522-1230

### Jefferson

218 Wisconsin Drive, Box 6  
Jefferson, WI 53549  
(920) 674-5611



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Housing & Community  
Development*



**Homebuyer Counseling  
Downpayment Assistance  
Grant / Loan Programs**



Making Homeownership a Reality

# Do you need help buying a home?

## HBC Services, Inc. can help you!

Purchasing a home may be the greatest investment you will ever make. Getting home buyer education through HBC 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 assistance of up to \$5,000 toward the purchase of your home.



### Step 1: Housing Counseling

Take advantage of HBC Services 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 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, Homebuyers Workshops, professional housing specialists inform you about:

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

#### Get started by attending a Workshop!

To register for a workshop near you call 1-800-687-1680 or visit [www.hbcservices.org](http://www.hbcservices.org)

### Step 3: Arrange for Downpayment Assistance

Depending on your eligibility, HBC Services can provide Home buyer Downpayment Assistance ranging from \$1000 – \$5000 toward the purchase of a home in Southeastern Wisconsin. The funding can be used to pay part of your down payment and customary closing cost.