



Neighborhood Housing Services of Hamilton, Inc.
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Hamilton, Ohio 45011

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Mission Statement

Neighborhood Housing Services of Hamilton, Inc. is a nonprofit community development organization dedicated to building affordable, healthier, and stronger communities through partnerships with government, businesses, and local community leaders.

Vision Statement

- To become an increasingly visible and valuable influence in community revitalization through affordable housing and economic development opportunities in Butler County.
- To consider working with neighboring counties in the area of community revitalization.
- To integrate and complement the visions of the City of Hamilton, the City of Oxford, the City of Middletown, and Butler County.
- To achieve a high level of competence through reorganization of the Board and staff.

Organization History

Neighborhood Housing Services of Hamilton, Inc. (NHS) is a 501(c) (3) nonprofit community development organization dedicated to building affordable, healthier, and stronger communities through partnerships with government, businesses, and local community leaders. NHS was founded in 1992 by government and business leaders who wanted to revitalize dilapidated neighborhoods in Hamilton and address the lack of homeownership opportunities for the working poor in the city. NHS later underwent a rigorous application process to become a Chartered Member of Neighborhood Reinvestment Corporation, now known as NeighborWorks® America. Lorie DiStola became the second Executive Director in 2005.

Programs, Products, and Services

Business lines include 1) Home Ownership Promotion Services; 2) Foreclosure Prevention Services for Existing Homeowners; 3) Community Building and Organizing; 4) Real Estate Development/Asset Management/Property Management; and 5) Community Based Economic Development.

LENDING SERVICES: NHS has a mortgage loan license, a mortgage broker license and loan officer licenses for staff members NHS provides loans for home purchases, home improvements, and forgivable loans for down payment/closing costs.

HOUSING COUNSELING: Through one-on-one coaching or group sessions or an online course, we educate low to moderate income prospective homeowners about the home buying process, budgeting, home maintenance, and other topics. All of courses are HUD approved. NHS also provides foreclosure prevention.

This program helps low-to-moderate-income first-time homebuyers by offering a free extensive pre-purchase one-on-one homebuyer education course that covers the whole home buying process. NHHH works with clients to put them in a position where they are ready to purchase a home no matter how long it takes. A free and extensive one-on-one post-purchase session helps new buyers establish good budgeting habits and prepares them on what to do when unexpected problems occur. NHHH also provides free foreclosure prevention counseling, which helps distressed homeowners retain their homes. All courses are HUD-approved and the instructors are HUD certified. The instructors base their curriculum on a workbook for homebuyers called "Realizing the American Dream," which is sponsored by the American Bankers Association, National Foundation for Consumer Credit, and NeighborWorks®.

DOWNPAYMENT/CLOSING COST ASSISTANCE: NHHH administers the Down Payment and Closing Cost Assistance Program for Butler County, Hamilton and Middletown. Prospective homeowners at 80% of the Area Median Income (AMI) or below can receive up to \$5,000 for down payment and closing cost assistance.

COMMUNITY BASED ECONOMIC DEVELOPMENT: NHHH, SELF (Butler County's community action agency) and a private business jointly operates a microenterprise and microloan program in support of low- and moderate-income entrepreneurs.

NHHH and two other organizations - SELF (Supports to Encourage Low-Income Families) and the KDDK Legacy Group, LLC, a local consulting firm - work collaboratively as partners to operate a microenterprise and microloan program (a first in Butler County) that will result in the opening of successful small businesses by low- and moderate-income entrepreneurs.

The partnership involves: identifying, screening and referring of prospective entrepreneurs and providing social services to participants by SELF; intensive training of candidates and one-on-one preparation by KDDK Legacy Group; and the convening of the Loan Review Committee and originating and servicing of these loans by Neighborhood Housing Services.

COMMUNITY BUILDING AND ORGANIZING: NHHH collaborates with other local churches, organizations and municipalities to carry out an array of projects benefiting Butler County residents.

Community building for NHHH also reflects the unique attributes of local culture, economy, and government. NHHH is fortunate that multiple political jurisdictions value its involvement and include NHHH in planning and strategies. Although NHHH started out 27 years ago to serve the needs of low-income homeowners in Hamilton, its scope has become much broader as a result of opportunities and partnerships that are countywide. NHHH is represented on the City of Hamilton's Housing Advisory Committee, Vision 2020, and Homeless Coalition. NHHH also collaborates with the local community action agency, which offers Individual Development Accounts (IDAs), to provide financial counseling, credit reports, and group and one-on-one sessions (An IDA is a special savings account for low-income people, which offers a match as an incentive).

REAL ESTATE DEVELOPMENT/ASSET & PROPERTY MANAGEMENT: NESH collaborates with municipalities to build and rehab homes. NESH owns 28 rental properties for low-income households meeting income qualifications. In addition, NESH partners with the Dream Center Church to operate the Louis R. Armstead Dream Center Project (“Dream Center”) transitional housing units in Hamilton for homeless or at risk individuals and families.

Evidence of organization’s overall effectiveness:

NESH has been a NeighborWorks® Chartered Member since 1994; a U.S. Dept. of Housing and Urban Development (HUD) certified housing counseling agency (homebuyer education and foreclosure prevention) since 1996; a Community Development Financial Institution (CDFI) since 2001; and certified through the State of Ohio, Butler County, City of Hamilton and City of Middletown as a HUD Community Housing Developing Organization (CHDO) since 1999 with annual recertification. To obtain and retain these affiliations, we must adhere to rigorous standards and undergo regular inspections.

Description of population and geographic region served by this organization

NESH serves several counties in southwest Ohio, with a primary emphasis on Butler County and the City of Kettering. Our services benefit low to moderate income households.

Historic Outcomes and Related Projections

NESH has always stayed true to its original mission to provide lending opportunities to low-moderate income individuals and families. During its past 27 years of service, NESH has closed 3,413 loans and provided \$174,438,016 in permanent financing to low-moderate income households. In 2018, NESH received 3,066 inquiries; counseled 1,481; processed 230 applications; and closed 183 loans totaling \$8,148,830 (182 for home purchase and 1 micro-enterprise loan).

New Construction



New Construction



New Construction



Rehabbed Homes



Rehabbed Homes



NHS Rental Units

(newly constructed and rehabbed)



NHS Rental Units

(newly constructed and rehabbed)

