MHANY Mutual Housing Association of NYC.

Affordable Homeownership Program:

- Affordable Condos, Co-ops & 1-4 Family Homes
- Low & Affordable Down Payment
- Below & Market Fixed Interest Rates
- No Points or Brokers Fees
- Closing Costs Assistance (for eligible applicants)
- Refinance
- Competitive Loan Products

FREE - Customized personal counseling and your own 3rd party advocate throughout the entire home buying process with HUD certified counselors.

Continued Support -We work with you until you are ready. We never give up on you!

Thorough Assessment of your affordability based on your income, savings and credit by a completely unbiased counselor not motivated by profit.

Post-Closing Support - Landlord workshop,
Foreclosure Prevention Counseling, Budgeting & Financial Literacy workshop; Home Maintenance workshop; General educational workshops and referral services through the MHANY Partnership Works

Full Disclosure of how the home buying process works (NO SURPRISES AT THE CLOSING TABLE!!).

Foreclosure & Default Prevention Program: MHANY-

- Negotiates directly with banks on homeowners' behalf to help them stay in their homes.
- Educates homeowners on how to stay away from Predatory Lenders/Practices.
- Counsels and advocates on behalf of hurricane disaster victims and works in collaboration with New York City's Build It Back program.