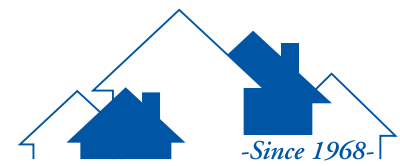


Community Partners

The services of Family Housing are made available through grants, federal, state and local support, and private contributions. Family Housing Advisory Services gratefully acknowledges the City of Omaha, City of Council Bluffs, HUD, Fannie Mae, United Way of the Midlands, Mammel Foundation, William and Ruth Scott Foundation, and the many additional supporters and community members dedicated to the mission of FHAS.

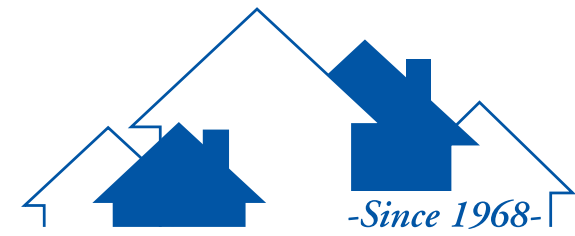
For more information on how you can help ensure these services can continue please contact us at our Main Office number.



**FAMILY HOUSING
Advisory Services, Inc.**

OMAHA 100, INC.

*Increasing Affordable
Housing Opportunities for All*



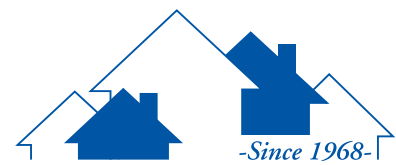
**FAMILY HOUSING
Advisory Services, Inc.**

OMAHA 100, INC.

**Working together to
increase affordable
housing opportunities
for all.**



Building community and increasing housing opportunities by empowering people to secure and sustain safe, affordable housing.



**FAMILY HOUSING
Advisory Services, Inc.**

OMAHA 100, INC.

Family Housing Advisory Services (FHAS)

FHAS is Omaha's premier housing counseling agency founded in 1968 to increase homeownership opportunities. FHAS is the only HUD-certified comprehensive housing counseling agency in the metropolitan area. FHAS serves about 10,000 households (16,000 individuals) each year, helping families move from homelessness to home ownership, and beyond.

FHAS programs range from serving the homeless to homeowners through our offices in North Omaha, South Omaha and Council Bluffs, Iowa.

Tenant Services

Our Tenant Services staff helps clients formulate a plan to move from near-homelessness to housing stability. Clients prepare a workable budget, set financial priorities as tenants and receive information on housing options to help locate affordable housing.

Renters budget, prioritize and save for moving expenses to relocate to more affordable housing. We work with partners in the housing industry to help clients who are willing to participate in Financial Literacy Education obtain a 'second chance' at tenancy. For assistance in locating an affordable place to rent, call our housing helpline at 934-6763.

Homebuyer Education

Through Homebuyer Education, first-time home buyers learn about "The American Dream". A home mortgage is often comparable to a monthly rent payment. This dream is not just for someone else – it might be for you!

Monthly pre-purchase education classes include purchasing, budgeting, credit, financing, inspections, insurance, real estate, and warning signs of predatory lending. We also offer classes in Spanish. After completing the class, participants work one-on-one with a counselor to become financially prepared for home ownership.

To register for the next Homebuyer Education class, please call 934-1777.

A Home of Your Own is Within Your Reach

Foreclosure Prevention

If you are unable to make your mortgage payment contact FHAS to find out about available options. Call 934-1777.

Reverse Equity Mortgage

Senior citizens can retain their homes using the equity to subsidize their monthly income. Call 934-1777.

Financial Fitness Education

Financial Literacy Education provides information on budgeting, saving, banking, loans, establishing and repairing credit, and other financial topics. Call 934-1777.

Fair Housing Center

Fair Housing is the right to buy, rent, or live in housing without regard to race, color, religion, national origin, sex, familial status or disability. Discrimination is against the law. The Center investigates possible housing discrimination cases across Nebraska and Western Iowa, helping individuals and families understand their housing rights and how to exercise them. It works closely with the governmental agencies that take formal charges of such discrimination. Call (402) 934-6675, toll-free 800 669-3247 (800-NOW-FAIR).

Omaha 100

Omaha 100 works with a consortium of lenders to provide lower interest rates, down payment assistance, and city second mortgages to make home ownership affordable. Clients participate in Homebuyer Education to work through credit issues and begin preparing for a successful mortgage loan. If you are ready to purchase a home, call 342-3773.

**Working together to
increase affordable housing
opportunities for all.**

FHAS – Family Housing Advisory Services Offices:

Main Office
2401 Lake Street
Omaha, NE 68111
(402) 934-7921

South Office
3605 Q Street
Omaha, NE 68107
(402) 546-1013

Council Bluffs Office:
10 South 4th Street
Council Bluffs, IA 51503
(712) 322-4436

Visit us on the web at:
<http://www.fhasinc.org>

Nebraska Relay
(800) 833-0920 voice
(800) 833-7352 TTY

Program Services:

Tenant Services

- Housing Helpline: 402-934-6763
- Homelessness Assistance
- Renters/Mobility Counseling

Homeowner Education

- Pre-purchase Education
- Post-purchase Education
- Reverse Equity Mortgage
- Foreclosure Prevention

Asset Management

- Financial Literacy Education
- Individual Development Accounts
- Contracted Supportive Services

Fair Housing Center

- Investigation of fair housing complaints
- Professional in-service training
- Community education and outreach

Omaha 100 Mortgage Financing

- Affordable Financing
- Down Payment Assistance
- Closing Cost Assistance