



## Rental Counseling

Renting is a reality for many. The need for flexibility, the cost of living, or even preparation to purchase a home are all diverse needs when renting.

There are important steps you can take to build your credit and become a really good tenant while renting. Developing a personalized spending plan, learning to save money, making adjustments to increase your income and reducing debt—these are all steps that will position you to make better decisions while you rent and prepare and prepare yourself to purchase and build equity someday.

Our agency is a HUD-certified counseling agency. We offer Rental Counseling, to help you be better informed as renters. In our counseling course you will learn many valuable principles, that when implemented, will strengthen your financial position.

### Improve your credit

Personal finances matter, even when renting. We will help you understand your credit report. We can help you determine how to lower debt and raise credit scores. Even small changes can create more opportunities for your personal financial goals.

### How much rent can I really afford?

In our course, we can help you determine how much rent you can truly afford. Putting yourself on a stable financial foundation will lower stress, and put you in a more favorable financial position.

## **What does a landlord require?**

Landlords are there to protect their investments. We will help you understand their requirements for keeping their property. You will understand more about deposits, security, and your rights.

## **Understanding the legal aspects of renting.**

A legal agreement accompanies all aspects of renting. Understanding the terms of your lease, what to look for, the requirements for terminating the lease and renewing the lease will all be discussed.

## **What are tenant rights?**

Tenants have rights too. Do you know what to look for and better yet, what to expect? We will review the law, and also some ways to resolve disputes that protect you in the event of a landlord/tenant dispute.

## **Affordable housing options.**

Our class participants often have questions; How do I ever afford to buy a home? Should I buy a home? What can I do to be ready to buy an affordable home?

We will talk through preparing your financial picture to be able to make good choices for your future.

## **Cost for our Services**

Your counseling session is completely confidential and we do not report the information to any creditors or the credit bureaus. Your first visit is only \$35.00. Let us help you get back on your feet and moving toward a bright financial future.

## **About us**

Neighborhood Housing Services of Provo, doing business as NeighborWorks Mountain Country Home Solutions, is a 501 (c) (3) nonprofit organization that has been providing vital community services since 1992. In the early days, our focus was on owner occupied home improvement loans, community volunteer clean up and volunteer home painting events. We have since evolved into building affordable homes, purchase, rehabilitation and resale of dilapidated homes, and have become the first successful nonprofit mortgage lender in the state of Utah.

Our community services include foreclosure avoidance and remediation counseling, homebuyer education classes, credit restoration counseling, rental services, homeownership opportunities, and community event planning.

Our strategic and business plans aid us in aligning ourselves better with the current economic conditions of our great state. As a private nonprofit organization, we pride ourselves in maintaining the flexibility to adjust to the current and most urgent needs of our fellow constituents, including expanding our service area to the greater portion of Central Utah, in all business lines and consulting services for partner agencies.



Improving homes, neighborhoods,  
and communities for over 25 years.

**801.375.5820**  
[neighborworksmchs.org](http://neighborworksmchs.org)

