

# Becoming a Homeowner in Council Bluffs

*\*Check with individual agencies for qualifying criteria and exceptions\**

## Homebuyer Education / Budget & Credit

- **Family Housing Advisory Services** *pre-purchase & financial education*  
FHASinc.org 402-934-6743, 402-934-6745
- **Credit Advisors Foundation** *homebuyer education, preparation, & counseling*  
CreditAdvisors.org 1-877-677-5779
- **Iowa State University Extension – A Place of Your Own** *online homebuyer course*  
Extension.iastate.edu/humansciences/homebuyer 515-294-5247
- **TS Institute** *financial education classes*  
TSInstitute.org 712-487-3000
- **IowaWorks** *financial education classes*  
IowaWorkforceDevelopment.gov 712-352-3480
- **Veridian Credit Union** *financial education classes*  
Veridiancu.org/personal/advice/financial-services 1-800-235-3228

## Mortgage / Down Payment Assistance

- **Credit Advisors Foundation** *pre-mortgage counseling*  
CreditAdvisors.org 1-877-677-5779
- **Home\$tart Program - FHLB of Des Moines** *down payment and closing cost assistance*  
fhlbdm.com 1-800-544-3452
- **TSBank** *grants for closing costs and repairs*  
TSBank.com 712-487-3000
- **Veridian Credit Union** *development accounts, matched funds for down payment*  
Veridiancu.org/contact-us (402) 609-5930
- **Omaha100** *low-cost mortgage lending*  
Omaha100.org 402-342-3773
- **NeighborWorks Home Solutions** *down payment assistance*  
NeighborworksHomeSolutions.org (712) 328-6602
- **Iowa Finance Authority** *down payment assistance, military homeowners assistance*  
IowaFinanceAuthority.gov 1-800-432-7230

## Non-profit purchasing / Inspection

- **Habitat for Humanity of Council Bluffs** *apply for a home*  
HabitatCB.org/apply-for-a-home/ 712-328-9476
- **NeighborWorks Home Solutions** *apply for a home*  
NeighborworksHomeSolutions.org 712-328-6602
- **Lead and Radon Testing** *reduced cost testing*  
Pottawattamie County Community Services Department 712-328-5645
- **Healthy Home Assessment** - *grade a home's healthiness through an assessment form*  
Planninghcd.cityofomaha.org/healthyhomes

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Several agencies listed above also assist residents outside of Council Bluffs. For more agencies that serve areas outside of Council Bluffs, contact: Hope4Iowa 1-844-673-4469 or call 2-1-1.

Prepared by:

