



genesis housing corporation

www.geneshousing.org

FOR IMMEDIATE RELEASE

Wednesday, September 16, 2015

**Contact: Judith S. Memberg
Executive Director
610-275-4357**

FREE Housing Counseling Classes Offered in Bryn Mawr

The process for homeownership may seem like a complicated maze. Are you ready to buy? What is your credit score? Will you qualify for a mortgage? How do you know if this is the right time to buy a home? Who can you trust to give you the correct information? **Lower Merion Affordable Housing and Genesis Housing Corporation** have partnered to offer **FREE** classes on Thursday evenings, **October 8th, October 15th, and October 22nd**, from 7:00 to 9:00 PM, at the 9 South Bryn Mawr Ave, 1st Floor, Bryn Mawr, PA (The building shares the parking lot with the Ludington Library)

The classes are designed to help to:

- **Understand Credit** -- Information on credit scores, improving your scores, re-establishing credit, dealing with debt. Class participants can obtain a free credit report with scores from the three major credit reporting services (Thursday, October 8, 2015).
- **Money Management** -- Information on preparing realistic budgets that are more than just monthly bills, prioritizing spending in tough times and understanding how current spending impacts your future financial options (Thursday, October 15, 2015).
- **Home Buying Basics** -- Information on the home buying process -- finding a realtor, home inspections, Agreements of Sale, mortgages and first-time homebuyer grant programs (Thursday, October 22, 2015).

Nikki Holcroft, an award winning and certified housing counselor, will teach the classes. Ms. Holcroft has more than twenty-five years experience working as a housing counselor, mortgage banker and community lender. Ms. Holcroft has worked with Genesis Housing Corporation since 2001 and teaches monthly classes in Norristown on credit, money management and the home buying process. Ms.

Holcroft also provides individual housing counseling sessions to help clients achieve their financial goals. Ms. Holcroft has worked with families to restructure their mortgages, avoid foreclosures and reduce their debts.

Registration can be made online at www.geneshousing.org or by calling Genesis Housing Corporation at 610-275-4357.

The classes are funded, in part, by Bryn Mawr Trust. Additional funding was provided by Montgomery County and Lower Merion Affordable Housing. Lower Merion Affordable Housing (LMAH) was founded as an outgrowth of a shared housing program. LMAH was incorporated in 1995 to develop and coordinate the development of more affordable housing through its subsidiaries and affiliates. LMAH is a 501(c)(3) non-profit organization.

Genesis Housing Corporation's housing counseling programs provide free classes and individual counseling helping over 9,000 clients. Monthly classes focus on topics not taught in regular school including understanding credit, credit repair, money management, saving plans, grant programs and understanding the home buying process including selecting a realtor and finding the best mortgage.

Since 1994, Genesis Housing Corporation has served Montgomery County as a 501(c)(3) non-profit community development corporation and is dedicated to the development of affordable housing and educating consumers on housing and financial issues. Genesis Housing Corporation has been certified as a FannieMae Counseling Agency and is approved by PA Housing Finance Agency (PHFA) and the U.S. Department of Housing and Urban Development (HUD) for housing counseling. Genesis Housing Corporation is also an approved agency for many programs including the Montgomery County First-time Home Buyers Program.

For more information on Genesis Housing Corporation programs, please call 610-275-4357 or visit our web site at www.geneshousing.org. Visit us on Facebook (www.facebook.com/GenesisHousing).

-End-