



**Neighborhood Housing Services of Baltimore
Kareema Pinder, Fast Track Program Manager**

Welcome!

Mission: NHS of Baltimore

NHS of Baltimore sparks renewed vitality in neighborhoods by engaging community partners, increasing sustainable homeownership and advancing innovative capital solutions.

Program Overview

- Homebuyer Education
- Pre-Purchase Counseling
- Fast Track Financial Coaching
- NHS DPA
- Home Buyer's Club

Demographics

Age Group

10% 16-24

80% 25-44

9% 45-64

1% 65+

Gender

Female 60%

Male 40%

Ethnicity

1% American Indian and Alaska Native

1% Asian

54% African American

12% Hispanic and Latino

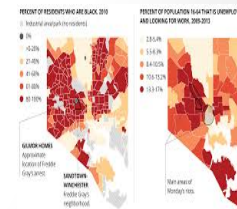
10% Multiracial

1% Native Hawaiian/ Pacific Islander

21% White

Geographic use of funds

Baltimore City/Baltimore County



Counseling

versus

Coaching

- Directing someone to resolve a problem
- Driven and focused on an acute problem
- Short term engagement
- Counseling is driven by the counselor

- Achieving goals
- Focused on behavior
- Long term relationship
- Client Driven



Program Results

- Fast Track Financial Coaching
- Matched savings
- Homebuyers Club
- Homeowners Created



Q&A

Thank You!