



**Want to buy
a home?**
Habitat can help.

Why buy with Habitat?

- Proven program with 30+ years of experience preparing households for successful homeownership
- 1,500+ local homeowners have bought with Twin Cities Habitat
- Access to an affordable, fixed-interest mortgage
- Access to affordability and closing cost assistance
- Buy a home built or rehabbed by Twin Cities Habitat -OR- work with a Realtor to find a home on the open real estate market

Are you eligible? You may be, if you...

- Are a first-time homebuyer (cannot have owned a home during the past three years)
- Live in the Twin Cities seven-county metro area for at least one year and want to buy a home there
- Have a credit score 580 or higher (620+ preferred)
- Have an annual income within 30–80% of the area median*

Get the tools you need to succeed!

One-on-one financial coaching with a customized action plan to manage your budget, pay off debt, understand credit, and save for your home purchase

Homebuyer education classes prepare you for the responsibilities of homeownership

Post-purchase support provides maintenance advice, resources and opportunities to connect with your community

Could homeownership work for you?

Get started at home.tchabitat.org



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The Habitat Homebuying Journey



1. Introduction to Habitat and questionnaire

Watch videos online about buying with Habitat, and complete the questionnaire.

2. Mortgage ready

Your financial coach will work with you to set goals and build a plan to become mortgage ready. When you are mortgage ready, staff will get you registered for homebuyer education, then you can choose a homebuying path.



3. Choose a homebuying path

Based on your household income, you may be eligible to:

Option 1

- ✓ **Education**
Learn about homeownership through our education courses.
- ✓ **Buy a Habitat home**
Habitat builds and renovates homes in the seven-county metro area.
- ✓ **Selection process**
Homes available for purchase are sent monthly.



Option 2

- ✓ **Education**
Learn about homeownership through our education courses.
- ✓ **Buy a Habitat home on the open market**
Work with a Realtor to find a home for sale in the seven-county metro area.
- ✓ **Get pre-approved with TCHFH Lending, Inc.**
Pre-approval letters indicate what homes you can afford.
- ✓ **Search for homes with a Realtor**
Work with a Realtor you choose.

4. Submit loan application

Once you find a home to purchase, then you apply for a mortgage through TCHFH Lending, Inc.

5. Close on your home

Complete the home closing process and get the keys to your new home!