



Homeowner Readiness program

Because everyone deserves a stable place to call home.

October 2024

We are proud to announce our new Homeowner Readiness Program, in partnership with local agencies and organizations to bring education and information to our communities.

Homeowner readiness sessions are free and open to the public, registration is required.

October 15, 5:00 pm: The Finances of Homeownership

Learn how to calculate your household income, debt, and understand what that means for an affordable mortgage. Learn how to read your credit report and understand your credit score.

November 19, 5:00 pm: How Mortgages Work

Learn basic mortgage terms and understand how mortgages work. Learn about affordable mortgage programs and how they are different. Understand predatory lending and keeping safe when shopping for a mortgage.

December 17, 5:00 pm: Budgeting for Homeownership

Understand the difference between renting and owning, what to expect for the cost of repairs, why preventive maintenance is important, and controlling your spending before and after you purchase your home.

January 21, 5:00 pm: Homeowner Responsibilities

When is a project DIY, and when should you call a contractor? When and why do I need a permit? What is a deed restriction and how does that impact the work I do on my house?

February 18, 5:00 pm: Homeowner Readiness Assessment

You've come this far, but are you really ready to buy a house? We'll review your finances, credit history, and emotional readiness for homeownership as well as an open forum for questions and answers.

March 18, 5:00 pm: Meet Your Community Partners

You've come this far, now let's get you the information you need to take the next steps in your homeownership journey. Community partners and local agencies will present their products and programs for new homeowners, including affordable mortgage products.

Register for the Homeowner Readiness Program or Habitat's Homeownership Program anytime, use this link to sign-up online: <https://forms.gle/GwWzF7eNH4ihAExC8> or call/email for paper copies. Applications for Habitat's homeownership program will be announced during monthly readiness classes as they are available.

Contact us today:
habitact.org
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Habitat for Humanity of Eastern Connecticut has pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.