



## **Homeownership Program STEPS FOR FIRST-TIME HOMEBUYERS TO ENROLL ONE-ON-ONE COUNSELING**

1. Attend a free Homebuyer Orientation.
2. Submit to NHS Brooklyn:
  - a. Completed Intake Form (included in your packet)
  - b. Photocopies of all supporting documents
  - c. \$75 money order
3. Once all of the above are received and in order, a counselor will contact you to schedule a one-on-one counseling session.
4. Attend a one-hour, one-on-one counseling session. Prior to the session, your counselor will print your Credit Report and prepare a Financial Analysis. During the session, your counselor will:
  - a. Evaluate your goals
  - b. Examine your credit
  - c. Determine how much house you can buy
  - d. Determine your eligibility for grants and closing cost assistance
  - e. Assess your eligibility for the Homebuyer Education Course.

**IMPORTANT NOTE:** You cannot enroll in the Homebuyer Education Course or apply for any closing cost assistance without first completing one-on-one counseling.