



What can I do to get approved?

Homeowner Education Class

A list of local HUD certified homeowner education providers can be found [here](#).

Financial Education Class

A list of local HUD certified homeowner education providers can be found [here](#).

Address Credit Problems

Give a copy of your credit report to your counselor for a one-on-one session (it helps).

Job Stability

Two years of employment with no more than a 30-day gap between jobs. It does not need to be the same job. Also, two years could include schooling.

Savings Reserve

You should have money in savings. Try to have 2, or 3 months of housing payments in savings.

Do Not Make Large Purchases Before You Purchase A Home

Making large dollar purchases will lower the amount of the loan you may obtain.

Self-Employment

You will need the last three years of tax returns. You will need a year-to-date profit and loss statement from your bookkeeper or accountant.