Financial Tips Checklist for Future Habitat Homebuyers

Applications for the upcoming Lancaster Northumberland Counties Habitat for Humanity home selection search will be accepted **March 1st through March 31st**. Now is the time to begin strengthening your financial readiness for homeownership. This checklist highlights important steps and resources that can help future applicants prepare for the application process and for long-term success as a Habitat homeowner. You do not need to complete every item at once, but starting now can make the application process go smoother and help you feel more confident when applications open.

Getting Started

☐ Take the **Virginia Housing free Homebuyer's Class** (vhda.com)
☐ Visit the **Virginia Housing website** and follow their social media for helpful tips and updates

Credit & Debt

☐ Check your **credit reports regularly** at annualcreditreport.com
☐ Contact creditors to discuss **repayment plans** for any delinquent accounts
☐ Pay all bills **on time**, even if you can only make the minimum payment
☐ Avoid taking on **new debt**, such as car loans or new credit cards

Saving & Budgeting

☐ Start saving toward a **down payment** — even $5–$10 per week adds up
☐ Create a **simple monthly budget** to track income and expenses
☐ Consider opening a **separate savings account** for your homeownership goal
☐ Use extra income (tax refunds, bonuses, gifts) to **reduce debt or boost savings**

Support & Next Steps

☐ Attend **workshops and upcoming information sessions**
☐ Ask questions — Our Habitat staff are here to help - **(804) 466-4928**.
☐ Share your **goal of homeownership** with family or friends and ask for support
☐ Be patient and stay committed — **progress takes time, and every step matters**

Revised 2026