

*Hill Development Corporation of New Haven*

*Kerri B. Kelshall-Ward  
Deputy Administrator of Housing Counseling*

*Homeownership Program Descriptions*

**Express-Track to Homeownership**

This educational program is designed to help individuals who are in position, in terms of credit, finance and personal readiness, to buy a home within thirty (30) to ninety (90) days. Participants must have up-front capital for downpayment and/or closing costs and/or receive a mortgage pre-approval, and/or a mortgage commitment letter from a reputable mortgage lender in order to partake in this program. Participants will:

- Enroll in HDC Homeownership Program and Attend applicable HDC Workshop(s)
  1. Pre-Purchase First-Time Homebuyer Workshop
  2. Anti-Predatory Lending Workshop
  3. Mortgage Programs Workshop (optional)
  4. Post-Purchase Homeownership Workshop
- Complete Financial Literacy Independent Study: Freddie Mac Get CreditSmart
- Complete HDC Individual Homework Assignments
- Complete Three Hour Advance Pre-Purchase First-Time Homebuyer Workshop\*
- Provide HDC with the Items indicated on the HDC Enrollment Checklist
- Attend Participant Assessments and Individual Counseling Sessions with a Housing Counselor and/or HDC Consultant
- Provide HDC with the items indicated on the HDC Mortgage Checklist
- Provide HDC with a completed HDC Preliminary Mortgage Assessment
- Follow a HDC Individual Action Plan and the HDC Client Timeline Report
- Provide HDC with a Mortgage Pre-Approval Letter
- Seek Downpayment and/or Closing Costs Assistance from Municipalities and/or Non-Profits (if applicable)
- Choose a Real Estate Agent (if applicable)
- Choose a Real Estate Attorney (if applicable)
- Choose a Home Inspection Company (if applicable)
- Choose a Homeowners' Insurance Company (if applicable)
- Attend the Closing

***\*Available to Qualified Mortgage Lender Client Referrals***

Only Clients referred to Hill Development Corporation of New Haven by financial institutions and/or mortgage lenders that have a Homeownership Counseling Agreement with HDC are allowed to participate in the Three Hour Advance Pre-Purchase First-Time Homebuyer Workshop. This workshop is available exclusively to these clients for a fee paid directly by the lender. This fee cannot be charged to the client.