HEALING WITHIN
TRANSFORMATION CENTER™

HEAL. PURPOSE. TRANSFORMATION.™

1ST TIME HOME BUYER RESOURCE GUIDE

YOUR FUTURE. YOUR HOME. YOUR LEGACY.

This guide provides resources, education, and support to help you navigate the journey of buying your first home. You are seen, you are capable, and your dream is possible.

Unless the Lord builds the house, they labor in vain who build it; unless the Lord guards the city, the watchman stays awake in vain.

– PSALM 127:1 (NKJV)

YOU ARE NOT ALONE.

- You are capable.
- You are worthy.
- You are prepared.
- You are getting closer.
- You have options.
- You have support.
- You have a future.

IMMEDIATE HELP & HOUSING SUPPORT

988
SUICIDE & CRISIS LIFELINE
Call or Text 988
Chat online at 988lifeline.org
24/7 free and confidential support.

211
INFORMATION & REFERRAL
Dial 211 or visit 211.org
Connect to local resources for housing, food, healthcare, and more.

CRISIS TEXT LINE
Text HOME to 741741
Free, 24/7 support for any type of crisis.
A real person is here to help.

NATIONAL DOMESTIC VIOLENCE HOTLINE
1-800-799-SAFE (7233)
Safety, support, and resources for you or someone you care about.

STEPS TO HOMEOWNERSHIP

- Check your credit and improve your score.
- Create a budget and save consistently.
- Get pre-approved for a mortgage.
- Research homebuyer assistance programs.
- Find a trusted real estate agent.
- Attend a homebuyer education class.
- Start your home search with confidence.
- Make an offer and close with joy!

One step today can lead to your new beginning.

HOME BUYER ASSISTANCE RESOURCES

DOWN PAYMENT ASSISTANCE
Grants and loans that help with down payment and closing costs.

FIRST-TIME HOME BUYER PROGRAMS
State, local, and federal programs designed to help you buy.

CREDIT COUNSELING
Get help improving your credit and managing debt.

HOME BUYER EDUCATION
Free classes and workshops to guide you through the home buying process.

AFFORDABLE MORTGAGE OPTIONS
Low-interest loans and flexible options may be available to you.

DOCUMENTS YOU MAY NEED

- Photo ID
- Social Security Card
- Proof of Income (Pay stubs, W-2s)
- Bank Statements
- Tax Returns
- Credit History
- Rental History (if applicable)
- Other documents as requested

Being prepared today makes tomorrow easier.

LOCAL RESOURCES TO EXPLORE

LOCAL HOUSING AUTHORITIES
Find affordable housing options and vouchers in your area.

COMMUNITY DEVELOPMENT PROGRAMS
Support for first-time buyers, low-to-moderate income families, and neighborhoods.

NONPROFIT ORGANIZATIONS
Free guidance, workshops, and financial literacy resources.

FAITH-BASED SUPPORT
Many churches and ministries offer housing support and resources.

REAL ESTATE RESOURCES
Trusted agents, lenders, and inspectors can guide you.

ENCOURAGEMENT FOR YOUR JOURNEY

- You are building more than a house— you are building a home.
- Your patience today will bring peace tomorrow.
- Keep believing for what God has for you.
- You are creating a legacy.
- Your hard work will pay off.
- Celebrate every milestone!

You were created for more.
Walk in faith and move forward with confidence.

PRACTICAL ACTION STEPS

- Review your finances.
- Set a savings goal.
- Check your credit report.
- Get pre-approved.
- Start learning about the process.
- Ask questions and keep moving forward.

Small steps lead to big dreams.

DAILY DECLARATIONS

- I am walking in my purpose.
- I am becoming a homeowner.
- I am blessed and highly favored.
- I am building a better future.
- I trust God's timing and plan for me.

My Future Is Bright

KEEP GOING. GOD IS WITH YOU.

- You are never alone.
- God goes before you.
- He will make a way.
- Stay encouraged.
- Your dream is worth it.
- Your home is coming!

He makes all things beautiful in His time.

REMEMBER
You are not behind.
You are being prepared.
You are exactly where you need to be.

SCRIPTURE FOCUS
"Commit to the Lord whatever you do, and He will establish your plans."
– PROVERBS 16:3 (NKJV)

YOU MATTER. YOU HAVE PURPOSE.
- You are loved.
- You are enough.
- You are capable.
- You are becoming.

You are worthy of love, peace, and a beautiful future.

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