



Buying a Home: **A How-To Guide for Newcomers**

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Refugee Housing Solutions (RHS) is an initiative of Church World Service (CWS) funded by the U.S. Department of Health and Human Services' Office of Refugee Resettlement. RHS provides resources, capacity building, learning courses, and opportunities for innovative solutions-centered partnerships to resettlement and housing stakeholders to increase access to affordable housing for refugee families and newcomers.

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INTRODUCTION

In the United States, purchasing a home is often one of the most significant financial decisions a person or family will make. Homes are often expensive, but it is common that homebuyers do not pay the full price at once. Instead, they may combine their personal savings with a loan from a financial institution.

This resource provides a step-by-step how-to guide for newcomers in the United States who may be unfamiliar with the homebuying process. It also introduces key concepts, explains their significance, and provides interactive learning opportunities.

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GLOSSARY OF KEY TERMS

- **Down Payment:** Money paid upfront when purchasing a home.
- **Mortgage:** A loan used to buy a home.
- **Lender:** A bank or company that provides the loan.
- **Interest:** The cost of borrowing money.
- **Monthly Payment:** The amount paid each month toward the home loan.
- **Ownership Value:** The portion of the home that the buyer truly owns over time.
- **Credit Score:** A number that represents how reliable a person is at paying back money.
- **Debt-to-Income Ratio (DTI):** A comparison of monthly debt payments to income.

Homeownership Preparation & Readiness

Before beginning the homebuying process, newcomers may benefit from first understanding their current financial position. Having a clear starting point allows them to make informed decisions and identify what steps are needed to move forward.

This assessment includes reviewing key areas such as income and employment stability, available savings, existing debts, and credit history. Lenders typically look for consistent income (ideally a two-year history), manageable debt levels, and a developing or established credit profile.

Once newcomers understand their financial readiness, they can begin planning their path toward homeownership in a structured and achievable way. Helpful considerations may include, but are not limited to, the following:

- **Income & Employment:** Does the individual have stable employment and proof of employment for the past two years?
- **Savings & Emergency Fund:** How much has the individual saved for emergencies and future home expenses?
- **Debts & Expenses:** What recurring bills, loans, and credit card balances does the individual have?
- **Credit History & Score:** What is the individual's credit profile, and where might improvement be needed?

Tracking expenses and creating a realistic budget may also prove valuable. They should identify areas where savings can be directed toward both an emergency fund and a future home purchase. Interactive tools, such as homebuyer readiness quizzes, budgeting calculators, and "buy now vs. wait" assessments, can help provide a clear picture of their readiness (options are linked throughout this guide).

Pathway to Homeownership: Four Key Stages

After assessing the starting point, newcomers can move forward with a clearer plan. The journey to homeownership may not happen all at once; it develops over time through a series of stages that build financial stability, knowledge, and confidence.

This section outlines four key stages of the homebuying journey, helping newcomers understand what to expect at each phase, how to determine if they are ready to move forward, and what actions to take if they are not yet prepared.

By following this framework, individuals can gradually strengthen their financial profile, build savings, improve credit, and gain a better understanding of the housing market. Newcomers can move at their own pace while staying focused on the long-term goal of sustainable and confident homeownership.

Think of this roadmap as a progressive plan:

1. **Foundation:** Learning finances and settling in.
2. **Stabilizing:** Building credit, savings, and work history.
3. **Preparing:** Optimizing finances and learning about the housing market.
4. **Purchase Ready:** Confidently ready to buy.

Each stage builds on the last, making the complex homebuying process manageable and achievable. Use the step-by-step guide and roadmap to grow stability, plan savings, and navigate homeownership with confidence.

Consider using these resources to assess readiness:

- [Homebuyer readiness quiz](#)
- [Buy now vs. wait calculator](#)
- [Document checklist for mortgage applications](#)

Stage Timeline	What's Happening	Goal	Readiness Check	If Not Ready: How to Prepare
1. Foundation 0-6 months	Settling in the United States, learning finances	A stable financial footprint	Track expenses; have a bank account	Track monthly expenses (rent, bills, transport, food); open a bank account; take a homebuyer readiness quiz
2. Stabilizing 6-12 months	Working, building credit, understanding finances	Strengthened financial profile	Steady employment started; credit in progress; saving started	Work toward 24 months of consistent employment; organize paystubs, W-2s, tax returns; check/build credit; save for emergencies and future down payment; track bills and taxes
3. Preparing 12-18 months	Finances stabilizing, focused on goal of homeownership	A good position to prepare to buy	Credit score 620+; consistent income; savings growing	Maintain steady income; continue saving for emergency fund, down payment, and closing costs; learn about mortgages, interest rates, and neighborhoods
4. Purchase Ready 18-24 months	Financially and emotionally ready	Confident, prepared homebuyer	Strong credit; 2 years of income; savings ready; documents organized; stable location	If ready: connect with lender and realtor If more time needed: continue building credit and savings; keep learning about homebuying

Newcomer Pathways to Homeownership in the United States

DIFFERENT STARTING POINTS, ONE DESTINATION: HOMEOWNERSHIP.

Start

PATHWAY 1: NEW ARRIVAL

0-6 months in the U.S.

What's Happening:

You are settling in and establishing your financial identity.

Step 1: Learn the System

- Take the Homebuyer Readiness Quiz
- Understand how buying a home works in the U.S.

Step 2: Open a Bank Account

- Create checking account
- Begin basic savings habits

Step 3: Track Your Spending

- Monitor rent, food, transportation, and bills

Step 4: Organize Important Documents

- ID/immigration documents
- Employment records & tax documents

Think of this stage as planting seeds for your future home.

TO FINANCIAL PREPARATION →

PATHWAY 2: BUILDING STABILITY

6-24 months in the U.S.

What's Happening:

You're working, earning income, and starting to build credit.

Step 1: Build Work History

- Maintain steady employment
- Save paystubs and tax documents

Step 2: Start Building Credit

- Open a credit card
- Pay balances on time
- Monitor your credit score

Step 3: Start Saving Money

- Create two savings buckets:
 1. Emergency fund
 2. Down payment savings

TO FINANCIAL PREPARATION →

PATHWAY 3: FINANCIAL PREPARATION

24-36 months in the U.S.

What's Happening:

Your finances are stabilizing and you are preparing to buy.

Step 1: Strengthen Credit

- Goal Credit Score: 620+

Step 2: Maintain Stable Income

- Most mortgage programs require 24 months of documented employment (2 years of taxes, W2/1099, and current paystubs)

Step 3: Grow Savings

- Save for down payment, closing costs, emergency fund

Step 4: Learn the Homebuying Process

- Research mortgage types, interest rates, neighborhoods, monthly payment estimates

Research and planning now will save stress later.

← TO PURCHASE READY

FINAL PHASE: PURCHASE READY

What's Happening: You're financially and emotionally ready to buy.

Step 1: Connect with Professionals

- Realtor, mortgage lender

Step 2: Get a Mortgage Pre-Approval

- Determine: loan eligibility, budget, estimated monthly payment

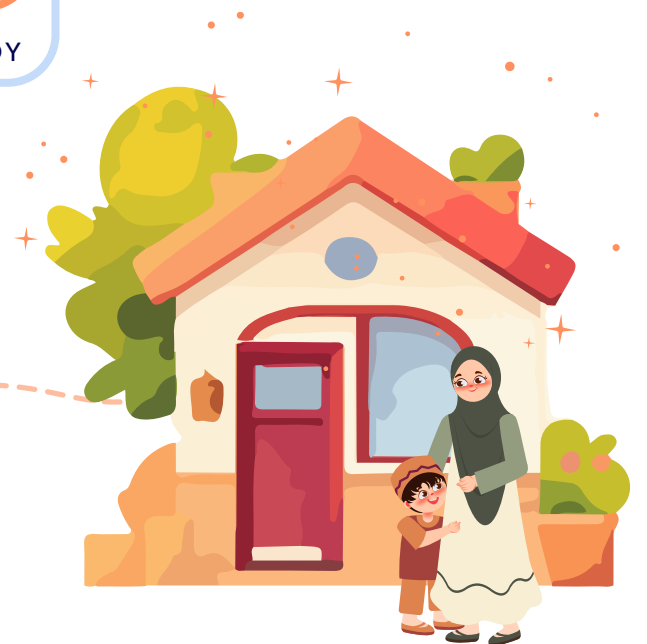
Step 3: Start the Home Search

- Tour homes, make offers, begin the purchase process

TO HOMEOWNERSHIP →

HOMEOWNERSHIP

Receive the keys to your new home!



Timeline estimates are based on typical lending requirements. Most mortgage programs require 24 months of documented employment history. If you do not yet have two years of qualifying income, focus on saving money and building strong credit during that time.

Saving for Homeownership

Buying a home takes planning, and it is important for newcomers to **save both for a home and an emergency fund**. Emergency funds are important because they ensure individuals have money set aside for unexpected needs or costs. Planning for and building these saving accounts together may assist newcomers financially while preparing for homeownership.

- **Income & Employment:** Does the individual have stable employment and proof of employment for the past two years?
- **Savings & Emergency Fund:** How much has the individual saved for emergencies and future home expenses?
- **Debts & Expenses:** What recurring bills, loans, and credit card balances does the individual have?
- **Credit History & Score:** What is the individual's credit profile, and where might improvement be needed?

1. START WITH AN EMERGENCY FUND

Goal: *Save for 3–6 months of essential expenses*

Step 1 List monthly essentials: rent, utilities, groceries, transport, insurance (car, medical, housing etc.).

Step 2 Multiply total cost of essentials by 3 to 6 months to set an affordable target fund.

Step 3 Open a separate savings account that is accessible, but is not part of day-to-day checking account.

START WITH AN EMERGENCY FUND: EXAMPLE

Monthly Essentials	Rent	Utilities	Groceries	Transportation	Insurance	Other	Total
	\$1,200	\$500	\$500	\$100	\$200	\$100	\$2,600
Multiply Total x 3 = (3 months of emergency savings)							\$7,800
Multiply Total x 4 = (4 months of emergency savings)							\$10,400
Multiply Total x 5 = (5 months of emergency savings)							\$13,000
Multiply Total x 6 = (6 months of emergency savings)							\$15,600

2. SAVE FOR DOWN PAYMENT & CLOSING COSTS TOWARDS PURCHASING A HOME

Goal: Save for 3–20% of the home price + 2–5% for closing costs

Step 1 Estimate the home price and calculate down payment + closing costs.

EXAMPLES

Total to save depends on the percentage of downpayment and the percentage of closing costs

Downpayment			
Cost of Home	X (times)	Percentage for Downpayment	Total to Save
\$250,000	x	5% (0.05)	\$12,500
\$250,000	x	10% (0.1)	\$25,000
\$250,000	x	20% (0.2)	\$50,000

Closing Costs			
Cost of Home	X (times)	Percentage for Downpayment	Total to Save
\$250,000	x	3% (0.03)	\$7,500

Total to Save for Downpayment + Closing Costs	
--	--

Step 2 Set monthly savings goal.

EXAMPLE

\$300/month → reach \$9,000 in ~ 30 months

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10
\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Month 11	Month 12	Month 13	Month 14	Month 15	Month 16	Month 17	Month 18	Month 19	Month 20
Month 21	Month 22	Month 23	Month 24	Month 25	Month 26	Month 27	Month 28	Month 29	Month 30

Step 3 Automate transfers from checking to savings.

This can be done through a banking application, online banking account, or by going to the bank in person and asking them to help set the process up.

3. TRACK SAVINGS

Keep two separate savings buckets. This can be set up on a banking application, online banking account, or by going in person to the bank and requesting assistance in the process:

- Emergency Fund
- Home Purchase Fund

Track progress visually to stay motivated. Use the example tracker above or consider one of these options:

- [Customizable Housing Savings Tracker](#)
- [Downpayment Tracker to Save \\$20,000](#)

Quick Tips for Newcomers

- Start small towards weekly savings; even \$50 per week grows quickly over time.
- Consider additional income opportunities (such as, but not limited to, driving for rideshares, baby-sitting, cleaning, etc.).
- Use high-yield savings accounts:
 - [Standout Online Savings Accounts](#) (NerdWallet)
- Avoid spending emergency savings or downpayment savings on daily expenses.
- Celebrate milestones to stay motivated.
- Remember: saving for a home takes time, and for the average person it often takes a few years to be ready for homeownership as they build their savings and credit.

Financial Education Tools and Resources

Budgeting, Savings & Planning

- [Money Smart for Adults FDIC](#): Free curriculum with practical modules on money basics, including saving and budgeting.
- [MyMoney.gov Tools](#): Federal calculators, budget worksheets, and checklists for savings goals and planning.
- [“An Essential Guide to Building an Emergency Fund” CFPB](#): A clear overview of emergency funds, plus a quiz to assess savings.
- [Creating a Savings First Aid Kit CFPB \(Activity + Worksheet\)](#): Simple downloadable worksheet to plan for an emergency fund goals.
- [InCharge Financial Literacy Materials](#): Free guides on budgeting, saving, sticking to a budget, and emergency fund building (good for adults and newcomers).
- [Money Fit Personal Finance Resources](#): Interactive guides like a 52-week savings challenge and emergency savings tools.

- [Investor.gov Savings Goal Calculator](#): Free savings planning tools (e.g., compound interest and savings goals).
- [Budgeting and Financial Literacy for Renters Toolkit](#): Housing stability budgeting toolkit created by Refugee Housing Solutions to support newcomers in maintaining stable housing.

Home Buying & Savings Planning

- [Buying Resources for Home Affordability](#): Free articles, home affordability and mortgage calculators, and saving-for-down-payment guides. (Ramsey Solutions)

After setting a budget, the next step is working with a local professional to navigate the housing market.

The Homebuying Checklist

After understanding the stages of homeownership, assessing readiness, and beginning to build savings, the next step is to turn that preparation into action.

This **First-Time Home Buyer Checklist for Newcomers** outlines the key steps in the process, from financial preparation to closing on a home. It serves as a practical tool to help newcomers track their progress and ensure no important steps are missed. As a quick reference guide, it allows individuals to clearly see what has been completed, what comes next, and where additional focus may be needed before moving forward.

	Figure out total cost of home that is affordable based on budget
	Check and improve credit score if needed (aim for 620 or higher)
	Save for the down payment (3–5% of the home purchase cost)
	Save for closing costs (2–5% on top of the home purchase cost)
	Get pre-approved by a lender
	Collect all necessary financial documents for the lender to pre-approve
	Choose a real estate agent
	Look for homes with the realtor
	Make an offer and negotiate with the realtor
	Schedule a home inspection
	Complete a home appraisal
	Review closing documents
	Do a final walk-through of the home with realtor
	Close the deal and get the keys

Buying a Home

Purchasing a home involves a team of professionals who guide the buyer through each step of the process. The core team typically includes a real estate agent or realtor, who helps identify homes, negotiate offers, and coordinate with other parties; a lender or mortgage broker, who arranges financing and pre-approval; a home inspector, who evaluates the property's condition, and a title company or closing agent, who manages the legal and financial paperwork to transfer ownership. Together, this team ensures that the transaction proceeds smoothly and that the homebuyer is informed and protected at each stage.

WORKING WITH A REALTOR

A local real estate agent (realtor) is a licensed professional who helps guide homebuyers through the homebuying process in their local area. Because real estate laws, contracts, and market conditions vary by state (even city and county jurisdictions vary), agents must be licensed in each state where they work. This ensures they understand local rules, pricing trends, and neighborhoods.

For newcomers, working with a local realtor can make the process much smoother. They help homebuyers:

- Find homes that match their budget and needs.
- Explore neighborhoods, schools, transportation, and amenities.
- Compare multiple properties before making decisions.
- Schedule tours and virtual visits to narrow down options.
- Submit offers and negotiate on homebuyer's behalf.
- Navigate contracts, inspections, and closing steps.

Why work with an agent: Working with a licensed agent can make the process easier, help the buyer avoid mistakes, and provide access to more listings. However, using an agent is not required; buyers can search and purchase homes independently if they choose.

Example: A newcomer signs a buyer-broker agreement with a realtor. The agent agrees to help find homes and explain the buying process, while the buyer agrees to work with that agent exclusively for a set time.

Buyer-Broker Agreement

A buyer-broker agreement is a contract between a homebuyer and a real estate agent (realtor). It explains that the agent will help the buyer find homes, submit offers, negotiate terms, and guide them through the process. It also states how the agent will be paid, usually through a commission at closing. Agents typically do not charge upfront fees, though some may request a refundable deposit to show certain properties.

Resources

- [Buyer Representation Agreements](#) (National Association of Realtors)
- [Working with Real Estate Agents](#) (Consumer Financial Protection Bureau)
- [What Is a Buyer-Broker Agreement & Should I Sign One?](#) (Legal Clarity)
- [Sample Buyer-Broker Agreement](#) (Consumer Federation of America)

HOW TO FIND AND CHOOSE A LOCAL REALTOR

Finding the right realtor is an important step in the homebuying journey and especially as a newcomer. Here are simple and effective ways to locate a trusted agent in the local area:

Where to look:

- Check local community groups on social media platforms as relevant; many neighborhoods have groups where homebuyers share recommendations.
- Ask neighbors, friends, or coworkers if they have worked with a realtor they trust.
- Visit a nearby real estate office and speak with an agent in person.

Keep in mind that a typical local realtor usually focuses on properties within a specific zip code or a 15- to 50-mile radius of their office, giving them detailed knowledge of the local market. Sometimes, they will be able to go outside the mile radius. It all varies from realtor to realtor, but they must be licensed in the state in which they are working.

Helpful online resources to find a local realtor:

- [National Association of Realtors](#) (search tool for finding certified local realtors)
- [Realtor.com](#) (browse homes and connect with local agents)
- Search in [Google](#): “top real estate agents near me” to compare reviews and ratings.

Tip: Look for a realtor who is responsive, professional, knowledgeable about the local area, and willing to explain things clearly — especially for those who are new to the homebuying process.

GETTING PRE-QUALIFIED VS. PRE-APPROVED FOR A LOAN

Before working with a lender, it is important for homebuyers to understand the difference between pre-qualification and pre-approval for a home as each plays a different role in the homebuying process. Below is a table showing the differences between pre-qualification and pre-approval:

Pre-Qualification	Feature	Pre-Approval
Gives an estimate of how much a home buyer may be able to borrow.	Purpose	Provides a formal, verified loan amount from the lender
Usually none; based on verbal or online information	Documents Required	Requires full financial documentation (paystubs, bank statements, tax returns, credit report, etc.)
Information is self-reported; lender does not verify	Verification	Lender verifies income, debts, assets, and credit history
Not a guarantee; lender is not committed	Binding?	Stronger indication of loan eligibility; shows sellers the home buyers are serious and financially able
Quick; can be done online or by phone	Time & Effort	Takes more time; requires gathering and submitting documents
Early stage of home search; general budgeting	Best Use	When ready to make an offer on a home; strengthens negotiating position

GETTING PRE-APPROVED FOR A LOAN

A pre-approval is important for a homebuyer to use when putting an offer on a property.

An official application is taken with a lender. To get an idea of what most loan applications look like, review this [Uniform Residential Loan Application](#). Always verify information submitted in the application with the lender; speaking with a lender helps determine potential loan eligibility.

Steps for Loan Pre-Approval:

- **SUBMIT FINANCIAL DOCUMENTS FOR REVIEW**

Lenders need to verify a home buyer's financial situation before approving a loan. Common documents include:

- **Proof of income:** Includes the most recent 30 days of pay stubs, W-2 forms, 1099s, and two years of tax returns. These examples are similar to the documents a newcomer would receive from their employer through the Human Resources (HR) department. Layouts may vary, but each document will specify its type.
- **60 days of most recent bank statements:** Showing savings, checking accounts, and other assets.
- **Credit information:** The lender will obtain the borrower's credit report only with their permission. It should be requested as a soft pull, not a hard pull (this will not affect the credit score), and be documented in writing, such as via text or email.
- **Debt Information:** Any existing loans or credit card balances that the borrower wishes to exclude from the debt-to-income ratio must be disclosed to the mortgage lender or loan officer.
- **Identification:** Driver's license or other government-issued ID
- **Other documentation:** For self-employed applicants, business tax returns or profit/loss statements for the last 2 years.

Gathering these documents in advance makes the pre-approval process faster and smoother, and it helps newcomers understand exactly what they can afford before searching for a home.

- **RECEIVE A PRE-APPROVAL LETTER**

After reviewing the documents, the lender may issue a **pre-approval letter**, which shows how much they are willing to lend. This strengthens a homebuyer's position when making an offer on a home.

- **UNDERSTAND INTEREST RATES AND LOAN OPTIONS**

The lender will explain the types of loans available and the interest rates they qualify for, so the homebuyer can choose the best option for their situation.

Paystub example

A Corporation 1234 Main Street CA 90210		Earnings Statement				
EMPLOYEE NO.	EMPLOYEE NAME	SOCIAL SECURITY NO.	PERIOD BEG.	PERIOD END	CHECK DATE	
567845	John Doe	XXX-XX-XXXX	05/01/15	05/15/15	05/16/15	
EARNINGS	HOURS	RATE	CURRENT AMOUNT	WITHHOLDINGS/DEDUCTIONS	CURRENT AMOUNT	YEAR TO DATE
SALARY PAY			\$900.00	MEDICARE SSA FED TAX AMT CA STATE TAX SDI INS.	\$13.05 \$55.80 \$101.41 \$12.59 \$9.00	\$117.45 \$502.30 \$912.69 \$113.31 \$81.00
CURRENT AMOUNT	CURRENT DEDUCTIONS	NET PAY	YTD EARNINGS	YTD DEDUCTIONS	YTD NET PAY	CHECK NO.
\$900.00	\$190.85	\$709.15	\$8,100.00	\$1,736.65	\$6,373.35	26564

Tax return example (for 2 years; all pages even if they are blank)

1040 U.S. Individual Income Tax Return **2018**

Department of the Treasury Internal Revenue Service

OMB No. 1545-0047 IRS Use Only—Do not write or staple in this space.

Filing status: Single Married filing jointly Married filing separately Head of household Qualifying widow(er)

Your first name and initial: _____ Last name: _____ Your social security number: _____

Your standard deduction: Someone can claim you as a dependent You were born before January 2, 1954 You are blind

If joint return, spouse's first name and initial: _____ Last name: _____ Spouse's social security number: _____

Spouse standard deduction: Someone can claim your spouse as a dependent Spouse was born before January 2, 1954 Full-year health care coverage or exemption (see inst.)

Spouse is blind Spouse lives on a separate return or you were dual-status alien

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. _____ Presidential Election Campaign (see inst.) Yes Spouse

City, town or post office, state, and ZIP code. If you have a foreign address, attach Schedule S. If more than four dependents, see inst. one of Form 1040

Dependents (see instructions):

(a) First name	Last name	(b) Social security number	(c) Relationship to you	(d) # of credits for (see inst.)	
				Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Sign Here Under penalty of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature: _____ Date: _____ Your occupation: _____ If the IRS sent you an Identity Protection PIN, enter it (see inst.)

Spouse's signature, if a joint return, both must sign. Date: _____ Spouse's occupation: _____ If you are sent you an Identity Protection PIN, enter it (see inst.)

Paid Preparer Use Only Preparer's name: _____ Preparer's signature: _____ PTIN: _____ State's EIC: _____ Check if See Form 990-BE Not employed

Firm's name: _____ Firm's address: _____ Phone no.:

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 104000 Form 1040 (2018)

W-2 example

20XX W-2 and EARNINGS SUMMARY

This section displays the breakdown of your total gross pay during the tax year and any adjustments to determine the "Reported W-2 Wages". These amounts should match your final pay statement of the tax year, unless your employer made adjustments after your last payroll of the year.

1. Your Gross Pay was adjusted as follows to produce your W-2 Statement.

	Wages, Tip, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	CA, State Wages, Tip, etc. Box 16 of W-2
Gross Pay	23,000.00	23,000.00	23,000.00	23,000.00
Less Over-Cat 1st	1,000.00	1,000.00	1,000.00	1,000.00
Less Over-Cat 1st (W-2)	500.00	500.00	500.00	500.00
Reported W-2 Wages	23,000.00	23,000.00	23,000.00	23,000.00

2. Employee Name and Address:

JOHN SMITH
1234 S MAPLE ST
ANYWHERE, CA 123456

© 2015 ADP Inc.

W-2 Employee Reference Wage and Tax Copy 20XX

Employer's name, address, and ZIP code: **SAMPLE COMPANY INC 123 MAIN ST ANYWHERE, CA 123456 12345**

Employee's name, address, and ZIP code: **JOHN SMITH 1234 S MAPLE ST ANYWHERE, CA 123456**

Employer's SSN: **12-3456789** Employer's EIN: **XXX-XX-1234**

Wages, tip, other comp: **23000.00** Social security tax withheld: **1500.00**

Social security wages: **23000.00** Social security tax withheld: **1457.00**

Medicare wages and tip: **23000.00** Medicare tax withheld: **340.75**

Social security tip: _____ Allocated tip: _____

Dependent care benefits: _____

Non-qualified plans: _____ See instructions for box 12

Other: _____

State (Employer's state if in CA): **1234567891ABC** State wages, tip, etc.: **23000.00**

State income tax: **800.00** Local wages, tip, etc.: _____

Local income tax: _____ Locality name: _____

Identification example



Resource: [Your Home Loan Toolkit: A Step-By-Step Guide](#) (Consumer Financial Protection Bureau)

TYPES OF HOME FINANCING OPTIONS

Choosing the right home financing option (lender) is just as important as finding the right home. Each option offers different benefits depending on each person's financial situation, goals, and preferences.

- **BANKS & CREDIT UNIONS** *Traditional financial institutions that offer standard mortgage products.*

Why work with them:

- Competitive rates for well-qualified borrowers
- Established reputation and stability
- Ability to bundle with existing accounts (checking, savings, etc.)
- In-person support at local branches

- **MORTGAGE LENDERS & BROKERS** *Companies or professionals who specialize specifically in home loans and often offer programs for first-time buyers.*

Why work with them:

- Access to a wide range of loan programs (including FHA loans)
- More flexibility with credit scores and income situations
- Faster processing and more personalized service
- Brokers can shop multiple lenders to find the best deal

To find a mortgage lender or broker with FHA experience: [HUD.gov](https://www.hud.gov)

- **ISLAMIC FINANCING INSTITUTIONS** *Provide Shariah-compliant, interest-free home financing options.*

Why work with them:

- No interest (riba); structured in accordance with Islamic principles
- Ethical and transparent financing models based on risk-sharing in the event of a foreclosure, eminent domain, or natural disaster. Islamic financing is designed to share a loss to protect the homeowner.
- Ideal for buyers seeking faith-based solutions.

To find a Shariah-compliant Islamic financing provider: [Guidance Residential](https://www.guidanceresidential.com)

Home Financing Options and Down Payments

- **FHA Loans:** Require only 3-5% down; good for first-time buyers.
- **Conventional Loans:** Typically require higher credit scores and 3–20% down.
- **Islamic Home Financing:** Structured without interest with 3 -5% down; Shariah-compliant; suitable for families seeking halal options.

Resource: [Loan Options Calculator](#) (estimate monthly payments for different loan types)

DOWNPAYMENT & DOWNPAYMENT ASSISTANCE

Before buying a home, newcomers must save money for an upfront payment called a downpayment. This payment is typically a percentage of the home's total price. Saving for this initial cost can take time. Many buyers reduce expenses, increase income, or use assistance programs to reach their goal (see the [Saving for Homeownership](#) section of this toolkit for more on saving for a downpayment).

Once enough money has been saved for the upfront payment, the next step is securing financial support to cover the remaining cost of the home.

There may be assistance programs to support in paying the downpayment; connect with the lender and realtor to discuss down payment options in the local area.

Understanding Down Payments

The down payment impacts monthly mortgage payments and loan terms:

Downpayment	Notes
3%	Minimum for many conventional loans
5%	Common for first-time buyers
10%	Reduces monthly payments
20%	Avoids Private Mortgage Insurance (PMI) Putting 20% down on a home avoids Private Mortgage Insurance (PMI) , which is normally required for lower down payments to protect lenders if a borrower defaults. According to the Consumer Financial Protection Bureau (CFPB), PMI can be eliminated once a homeowner reaches 20% equity in their home.

BORROWING MONEY (HOME FINANCING)

Because most homebuyers cannot afford to pay the full cost of a home, they apply for a mortgage through a lender.

The lender evaluates several factors:

- **Income**
- **Credit**
- **Existing monthly debts**

These factors help determine whether the borrower is likely to repay the loan.

If approved, the lender agrees to cover most of the home's cost. The buyer then agrees to repay this amount over time, usually across 15 to 30 years.

After securing a mortgage, the buyer moves into a long-term commitment of making consistent monthly payments.

SEARCHING FOR A HOME

- Work with a realtor to explore neighborhoods and compare homes.
 - Online search platforms like Zillow, Trulia, and Redfin (among others) allow buyers to see homes for sale.
 - A realtor may have knowledge of other homes for sale that are not publicly listed.
- Consider proximity to employment, schools, transport, shopping, and community resources.
- Attend home tours or virtual walkthroughs to evaluate options.

Homebuying Safety Checklist

Purchasing a home is a major financial decision, especially for newcomers to the United States. This checklist helps buyers slow down, protect their money, and ensure they fully understand all steps before signing documents or sending payments.

Before signing documents or making payments, a homebuyer should confirm that:

	The full agreement is understood, not just verbally explained.
	All terms, costs, and fees are provided in writing.
	Official initial documents have been received (e.g., Loan Estimate, Purchase Agreement, or Contract).
	The lender, real estate agent, and property seller have been verified.
	There is no pressure to rush the decision.
	Multiple options have been compared (e.g., lenders, properties).
	The total monthly payment is clear, including mortgage, taxes, and insurance.
	Inspection and appraisal details have been confirmed.
	Payment instructions have been verified and are consistent.
	Any unclear points have been fully clarified with questions.

Guidance: If any part of the process feels rushed, confusing, or suspicious, the buyer should pause immediately and seek professional advice with a [housing counselor](#) or other trusted financial advisor.

Resources

Housing & Homebuying Support

- [HUD-Approved Housing Counseling Agencies](#): Free or low-cost guidance for buyers
- [Neighborhood Housing Services \(NHS\)](#): Education on mortgages, credit, and homeownership.

- [U.S. Department of Housing and Urban Development \(HUD\)](#): Resources for homebuying, renting, and housing counseling.
- Local Nonprofits/Community Centers: Workshops for newcomers on buying a home and financial literacy.

Financial & Credit Guidance

- [National Foundation for Credit Counseling \(NFCC\)](#): Advice on credit and budgeting.
- [Consumer Financial Protection Bureau \(CFPB\)](#): Guides on mortgages, loans, and avoiding predatory lenders.
- [MyMoney.gov](#): U.S. government portal for financial literacy.
- [How Credit Affects Housing in the U.S.](#): A beginner's guide by Refugee Housing Solutions to understanding how an individual's credit score affects applying for, obtaining, and maintaining stable housing, exploring best practices to establish and continue building good credit.

Legal Advice & Consumer Protection

- [Legal Aid Societies](#): Free or low-cost legal help with contracts, landlord disputes, and consumer rights.
- Local Bar Associations: Free consultations or referrals for legal guidance; search online for local associations
- State Attorney General Offices: Local consumer protection and legal assistance (search "[Your State] Attorney General")

Scam Reporting & Verification

- [Better Business Bureau \(BBB\)](#): Check legitimacy of real estate agents, lenders, or companies: bbb.org
- [Federal Trade Commission \(FTC\)](#): Fraud and scam reporting, including housing scams.
- [FTC Complaint Assistant](#): Report scams and fraud online.

MAKING AN OFFER ON A HOME

- Decide on an offer price based on market value.
- Include contingencies like inspections, appraisal contingency, and/or financing approvals.
- Negotiate terms with the seller until both sides agree.
- Buyer should receive a copy of the Purchase Agreement.

Example: A newcomer receives a Purchase Agreement and a realtor's services contract. Before signing, they confirm the realtor's commission, the total closing costs, and compare at least two lenders' loan estimates. They also check the realtor's license through the state licensing board and review the property inspection report before making any payments.

Finalizing the Loan

After an offer is accepted, there are a few important steps to complete before the buyer can officially become a homeowner. This stage is called **finalizing the loan**.

1. EARNEST MONEY DEPOSIT

The buyer provides an earnest money deposit, which is a small amount of money showing their serious intent to purchase the home, typically via check or wire transfer. This deposit is typically held in escrow and later applied toward the down payment or closing costs. It helps reassure the seller that the buyer is committed and serious. Always keep a copy and document all communication during this time.

2. SCHEDULE A HOME INSPECTION AND APPRAISAL

- **Home Inspection (optional but recommended):**

A professional inspects the home for issues like plumbing, electrical, or structural problems. Paying for an inspection is optional but highly recommended because it can help a new homebuyer avoid costly repairs in the future. It can also help save money on homeowner's insurance and possibly negotiate the cost of the home, seller credits, and/or seller concessions.

- **Appraisal:**

A licensed appraiser determines the current market value of the home. This protects both homebuyer and lender by ensuring the loan amount is appropriate. The buyer pays for the appraisal through the lender who orders it. The appraisal cost is usually reimbursed at closing, and there is sometimes a credit applied by the lender.

3. SUBMIT FINAL DOCUMENTS

- The lender will ask for updated financial information, such as **recent paystubs, bank statements, and any other documents needed to verify the homebuyer's ability to repay the loan.**
- **Homeowner's Insurance:**

Homeowner's insurance protects the property against damage or loss from events such as fire, theft, or natural disasters. Before closing, the lender requires proof of an active insurance policy. The lender will send the required information needed for this document. Typically, the insurance company will provide a Declarations Page or Binder that includes:

 - Policyholder name and property address
 - Coverage types (e.g., dwelling, personal property, liability)
 - Coverage limits and deductibles
 - Policy effective dates
 - Insurance company contact information
- This documentation is sent directly to the lender to confirm that the home is insured before finalizing the loan.

4. MEET ALL LOAN CONDITIONS

The lender may set conditions that must be satisfied before closing. This could include resolving questions about the homebuyer's income, confirming insurance, or other minor details.

Once all conditions are met, the loan is considered ready for closing.

Tip: Think of this step as a final check to make sure everything is correct before officially buying the home. Completing inspections, appraisals, and paperwork carefully ensures a smooth closing day.

Closing Day: Becoming a Homeowner

REVIEW & SIGN CLOSING DOCUMENTS

The lender and title company will schedule a meeting to review all closing documents with the new homebuyer(s) before they sign. The homebuyer(s) should carefully read each document and ask questions about anything that is unclear. Whenever possible, a call, in-person meeting, or video chat with the lender should be scheduled at least one week prior to closing, although sometimes this occurs only a few days before. The initial disclosure is typically sent within three days after going under contract, and the final disclosure is completed on or before the closing day; this is information that was taken in the pre-approval process of the Uniform Residential Loan Application. Ensure all information is accurate (e.g. name spelling, date of birth, assets, etc.).

Loan estimate example

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED: 2/15/2013
APPLICANTS: Michael Jones and Mary Stone
 123 Anywhere Street
 Anytown, ST 12345
PROPERTY: 456 Somewhere Avenue
 Anytown, ST 12345
SALE PRICE: \$240,000

LOAN TERM: 30 years
PURPOSE: Purchase
PRODUCT: 5 Year Interest Only, 5/3 Adjustable Rate
LOAN TYPE: Conventional FHA VA
LOAN ID #: 123456789
RATE LOCK: NO YES, until 4/16/2013 at 5:00 p.m. EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 3/4/2013 at 5:00 p.m. EDT.

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$211,000	NO	
Interest Rate	4%	YES	<ul style="list-style-type: none"> Adjusts every 3 years starting in year 6 Can go as high as 12% in year 15 See AIR Table on page 2 for details
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$703.33	YES	<ul style="list-style-type: none"> Adjusts every 3 years starting in year 6 Can go as high as \$2,068 in year 15 Includes only interest and no principal until year 6 See AP Table on page 2 for details
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments				
Payment Calculation	Years 1-5	Years 6-8	Years 9-11	Years 12-30
Principal & Interest	\$703.33 <i>only interest</i>	\$1,028 min \$1,359 max	\$1,028 min \$1,604 max	\$1,028 min \$2,068 max
Mortgage Insurance	+ 109	+ 109	+ 109	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 0	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$812	\$1,137–\$1,468	\$1,137–\$1,713	\$1,028–\$2,068

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$533 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	In escrow? NO NO
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Costs at Closing	
Estimated Closing Costs	\$8,791 <i>Includes \$5,851 in Loan Costs + \$2,940 in Other Costs – \$0 in Lender Credits. See page 2 for details.</i>
Estimated Cash to Close	\$27,791 <i>Includes Closing Costs. See Calculating Cash to Close on page 2 for details.</i>

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE PAGE 1 OF 3 - LOAN ID # 123456789

PAY CLOSING COSTS & INITIAL ESCROW

The title company will provide wiring instructions for the homebuyer to make a final payment. Always verify these instructions directly with the company before sending any money to avoid fraud.

Closing costs may include fees for the loan, title insurance, and other services. Within the same document of the loan estimate, a borrower will receive closing cost details which break down each cost.

RECEIVE THE KEYS

Once everything is signed and payments are completed, the homebuyer(s) will receive the keys and officially become a homeowner. **Congratulations!**

Closing costs details example

Closing Cost Details	
Loan Costs	
A. Origination Charges	\$550
% of Loan Amount (Points)	
Processing Fee	\$275
Underwriting Fee	\$275
B. Services You Cannot Shop For	
Appraisal	\$400
Attorney Fee	\$600
Credit Report	\$23
Flood Certification	\$11
Mortgage Insurance Premium	\$47
Overnight Mail Fee	\$42
Tax Service Fee	\$108
C. Services You Can Shop For	
Title - Lenders Title Insurance	\$753
Title - Lenders Title-Endorsement	\$150
Title - Search Fees	\$400
Water Test (well only)	\$50
D. TOTAL LOAN COSTS (A + B + C)	\$3,134
Other Costs	
E. Taxes and Other Government Fees	\$1,035
Recording Fees and Other Taxes	\$400
Transfer Taxes	\$635
F. Prepaids	\$1,211
Homeowner's Insurance Premium (12 months)	\$960
Mortgage Insurance Premium (months)	
Prepaid Interest (\$16.74 per day for 15 days @ 4.75%)	\$251
Property Taxes (months)	
G. Initial Escrow Payment at Closing	
Homeowner's Insurance per month for mo.	
Mortgage Insurance per month for mo.	
Property Taxes \$417.00 per month for 12 mo.	\$5,004
H. Other	
Borrower Attorney Fee (Optional)	\$1,000
Title - Owners Title Insurance (optional)	\$909
I. TOTAL OTHER COSTS (E + F + G + H)	\$9,159
J. TOTAL CLOSING COSTS	\$12,293
D + I	\$12,293
Calculating Cash to Close	
Total Closing Costs (J)	\$12,293
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$3,925
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	-\$3,810
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$12,408

Resource: [Closing Costs Explained](#)

Life After Closing: Maintaining Ownership

After receiving the keys, there are still many steps, goals, and important tasks that a new homeowner should consider and prepare for to maintain homeownership and continue towards their goals.

Two important first steps as a new homeowner are to:

1. **Set up automatic mortgage payments and home maintenance schedules.**
2. **Continue building credit and savings for future goals.**

Besides these, there are other important opportunities and challenges that new homeowners should consider, such as:

SAVING ON PROPERTY TAXES: UNDERSTANDING HOMESTEAD EXEMPTIONS

After buying a home, one way to reduce costs is through a **Homestead Exemption**. This program is offered in many U.S. states and can lower the amount of property taxes a homeowner may pay on their primary home.

What newcomers should know:

- **State-Specific Rules:** Not all states offer a homestead exemption. Each state sets its own rules, benefits, and eligibility requirements.
- **Primary Residence Only:** The home must be the homeowner's main place of living. Vacation homes or rental properties usually do not qualify.
- **Ownership Requirement:** The homeowner generally must own and occupy the home to apply.
- **Financial Benefits:** Benefits vary but often include lower property taxes, limits on tax increases, or partial protection of home equity.
- **Application Required:** Many states require a homeowner to submit an application at purchase or annually. Some states automatically apply the exemption, while others need a form filed each year.

To apply for a Homestead Exemption, first confirm with the state's eligibility rules, complete the official application form, and submit it to the local property appraiser. Once processed, the homeowner should receive confirmation, and some states may require annual renewal.

MONTHLY PAYMENTS & OWNERSHIP OVER TIME

Each month, the homeowner makes a payment that typically includes:

- **Loan repayment**
- **Interest**
- **Property taxes**
- **Home insurance**

At the beginning of the loan, a larger portion of the payment goes toward interest. Over time, more of the payment goes toward reducing the loan balance. This gradual shift increases the homeowner's ownership value in the property.

An interest rate is the cost of borrowing money to buy a home, expressed as a percentage of the loan. It determines how much extra the borrower pays the lender in addition to the amount borrowed. Interest rates are set by lenders based on factors like the [Federal Reserve's guidance](#), market conditions, and the borrower's credit profile, so it is possible that the rates can change daily. For example, a 6% rate on a \$200,000 mortgage means the borrower pays roughly \$12,000 per year in interest at the start (monthly amounts vary over time). Lower rates reduce monthly payments and total loan costs, while higher rates increase them. Homeowners can also refinance their mortgage later to take advantage of lower rates, which can lower payments or shorten the loan term.

Resource: [Home Loan Toolkit](#)

BUILDING OWNERSHIP VALUE OVER TIME

As payments are made, the amount owed on the home decreases. At the same time, the home may increase in market value. This creates ownership value, or the portion of the home that belongs fully to the homeowner. For example:

If a home is worth \$300,000 → and the remaining loan balance is \$200,000 → then the owner's share is \$100,000.

This value can be accessed in the future through selling the home or refinancing.

Tip: Even a small change in interest rates can significantly affect monthly payments, so it is important to compare options and act when rates are favorable.

Conclusion

There are many pathways to homeownership, and the strategies and information in this guide are designed to convey some of these pathways and best practices necessary to assist newcomers in their journey to becoming homeowners. Newcomers can work toward their homeownership goals by improving their credit over time, participating in housing education programs or seeking financial coaching, building savings, and understanding the mortgage process with a certified HUD Housing Counselor.

Many first-time buyers also benefit from exploring assistance programs designed to support newcomers and first-time homeowners. These programs may offer down payment assistance, lower interest rates, or other forms of financial support. By taking these steps, newcomers can strengthen their financial profile, increase the likelihood of loan approval, and improve the terms of their mortgage, ultimately bringing them closer to achieving the goal of homeownership in the timeline they are ready for.

By understanding upfront costs, loans, monthly payments, and ownership growth, newcomers can make more informed decisions and better prepare for homeownership by building stability and generational wealth, creating stronger and more thriving families and communities.

Supplemental Resources

- [Your Home Loan Toolkit](#) (Consumer Financial Protection Bureau)
- [How to Protect Yourself and Your Closing Funds](#) (Consumer Financial Protection Bureau)
- [Federal Housing Administration \(FHA\) Mortgage Basics](#)
- [Budgeting & Homebuying](#) (MyMoney.gov)
- [Investor.gov](#) (U.S. Securities & Exchange Commission)

Interactive Tools & Calculators

- [Adjustable-Rate Loan Estimate Tool](#) (Consumer Financial Protection Bureau)
- [Amortization Schedule Tool](#) (NerdWallet)

Educational Guides

- [National Foundation for Credit Counseling \(NFCC\)](#)
- [HUD-Approved Housing Counseling Agencies](#)

Citations

Consumer Financial Protection Bureau (CFPB). Your Home Loan Toolkit.

U.S. Department of Housing and Urban Development (HUD). Homebuying Programs and Assistance.

Refugee Housing Solutions. How Credit Affects Housing in the United States.

Refugee Housing Solutions. Partnership and Programming: HUD's Role in Refugee Housing.

Federal Housing Administration (FHA). Basic Home Mortgage Guidelines.

Appendix: Glossary of Common Homebuying Terms

This glossary explains common homebuying terms in simple language to help newcomers understand the home financing process in the United States. Understanding these words will make it easier to follow conversations with lenders, real estate agents, and other professionals during the homebuying journey.

Term	Definition
Appraisal	An independent estimate of a home's market value in that geographic area, which is used by the lender calculate financing.
Bank Statements	Documents showing the money a homebuyer may have available for down payment and reserves.
Borrower	The person who receives the money and agrees to pay it back.
Buyer	The person purchasing the home.
Clear to Close (CTC)	When the lender finishes reviewing everything and the loan is ready for closing.
Closing	The final step during which documents are signed and ownership transfers to the buyer.
Closing Costs	Fees paid at closing (lender fees, title, taxes, insurance, etc.).
Credit Score	A number representing creditworthiness based on borrowing history.
Creditworthiness	How much a lender trusts that a borrower will pay the money back.
Comparable Sales (Comps)	Prices of similar homes nearby used to help determine a home's value.
Contingency	A condition that must be met for the sale to move forward (example: inspection or financing approval).
Counteroffer	When the seller suggests different terms than the buyer's offer.
Debt	Money a person owes to someone and still needs to pay back.
Debt-to-Income Ratio (DTI)	Percentage of a person's monthly income used to pay debts.
Deed	The legal document that transfers ownership of the home to the buyer.

Term	Definition
Down Payment	Money paid upfront toward the home purchase.
Earnest Money Deposit (EMD)	Good-faith deposit showing the homebuyer is serious about buying.
Equity	A homeowner's ownership portion of the home's value.
Escrow	An account in which funds (taxes/insurance) are held and paid on a homebuyer's behalf.
First-Time Homebuyer	A person who has not owned a home in the last three years and may qualify for special programs or assistance.
Fixed-Rate Mortgage	Loan with an interest rate that does not change.
Homeowner Association (HOA)	An organization that manages a neighborhood and may charge a monthly fee.
Home Inspection	Professional evaluation of a property's condition.
Homeowners Insurance	Insurance protecting against damage or loss.
Interest Rate	Cost of borrowing money, expressed as a percentage.
Lender	The person or company that gives a homebuyer money to borrow. <i>Example: a bank or financing company</i>
Loan Estimate (LE)	Document outlining estimated loan terms and costs.
Monthly Payment	The amount a borrower pays each month for their home. It usually includes loan payment, taxes, and insurance.
Mortgage	Loan used to purchase a home.
Offer	The price and terms a buyer proposes to purchase a home.
Paystubs	Recent proof of income from the employee's place of employment
Pre-Approval	Lender's conditional approval stating how much a homebuyer may borrow.

Term	Definition
Prepaid Costs	Expenses paid at closing in advance (property taxes, insurance, interest).
Principal	Original amount borrowed on the loan.
Principal & Interest (P&I)	The portion of the payment that goes toward paying the loan balance and borrowing cost.
Principal + Interest + Taxes + Insurance (PITI)	Principal + Interest + Taxes + Insurance, often known as "PITI" A common term that lenders use for the full monthly housing payment:
Private Mortgage Insurance (PMI)	Insurance required with low down payments (typically under 20%).
Proof of Funds	A document showing the homebuyer has money available for the down payment and closing costs.
Property Taxes	Taxes paid to the local government based on home value.
Purchase Agreement/Sales Contract	The legal document that explains the final price and conditions of the home sale.
Rate Lock	Agreement securing a homebuyer's interest rate for a period of time.
Real Estate Agent/Realtor	A licensed professional who helps find a home and negotiate the purchase for a homebuyer.
Refinance	Replacing an existing mortgage with a new loan, usually to get a lower interest rate, reduce monthly payments, or change the loan term.
Seller	The person who currently owns the home is selling it.
Seller Credit	Money the seller agrees to give the buyer to help pay closing costs.
Settlement Statement/Closing Disclosure (CD)	The final document showing the exact costs and payments at closing.
Tax Returns	Documents showing a person's yearly income used to verify earnings.

Term	Definition
Title	Legal ownership of the property.
Title Company	A company that verifies ownership of the home and handles the closing paperwork.
Title Insurance	Insurance that protects the buyer and lender if there are ownership problems with the property.
Underwriting	Lender's review process to approve the loan.
W-2	Income form for employees used to calculate their income to see how much they may qualify for a home purchase.
1099	Income form for independent contractors used to calculate their income to see how much they qualify for a home purchase.
Verification of Employment (VOE)	Lender confirmation of their job and income.

Refugee Housing Solutions (RHS) is an initiative of Church World Service (CWS) funded by the U.S. Department of Health and Human Services' Office of Refugee Resettlement. RHS provides resources, capacity building, learning courses, and opportunities for innovative solutions-centered partnerships to resettlement and housing stakeholders to increase access to affordable housing for refugee families and newcomers.

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The contents of this document are solely the responsibility of the authors and do not necessarily represent the official views of the U.S. Department of Health and Human Services, Administration for Children and Families.



www.refugeehousing.org