

## Homeownership Checklist

NEEDS ASSESSMENT, OUTREACH, AND RECRUITING	HOMEBUYER EDUCATION AND CREDIT IMPROVEMENT	PLANNING, LAND, AND INFRASTRUCTURE	DEVELOPMENT FINANCING
<ul style="list-style-type: none"> <li><input type="checkbox"/> Have you conducted a needs assessment recently?</li> <li><input type="checkbox"/> Who can conduct a survey/needs assessment?</li> <li><input type="checkbox"/> Who are your potential homebuyers? (Tribally Designated Housing Entity [TDHE] residents, veterans, young families, tribal employees)</li> <li><input type="checkbox"/> How will you reach out to and recruit potential homebuyers?</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Who can teach financial education and homebuyer education classes?</li> <li><input type="checkbox"/> Which curriculum will be used?</li> <li><input type="checkbox"/> Who can assist families in improving credit?</li> <li><input type="checkbox"/> Who can conduct homebuyer counseling?</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Where will you build?</li> <li><input type="checkbox"/> Where do families want to live?</li> <li><input type="checkbox"/> Are you thinking about a subdivision or scattered sites?</li> <li><input type="checkbox"/> Are leases in place? Will families need to obtain leaseholds?</li> <li><input type="checkbox"/> What infrastructure will be necessary? (septics, lagoon, water line, wells, roads)</li> <li><input type="checkbox"/> What are your infrastructure costs?</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> What will your development budget include? (construction, roads, infrastructure)</li> <li><input type="checkbox"/> Are you familiar with sources of development financing?</li> <li><input type="checkbox"/> How is your repayment ability for development financing?</li> <li><input type="checkbox"/> What needs to be in place to access development financing?</li> </ul>
AFFORDABILITY AND MORTGAGE FINANCING	GAP FINANCING AND SUBSIDIES	HOME DESIGN AND CONSTRUCTION	CAPACITY AND PARTNERS
<ul style="list-style-type: none"> <li><input type="checkbox"/> How will you determine what families can afford?</li> <li><input type="checkbox"/> Who will work with families to complete loan applications?</li> <li><input type="checkbox"/> What sources of mortgage financing will homebuyers access?</li> <li><input type="checkbox"/> Do you have relationships with mortgage lenders?</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> How will you determine what/how much gap financing/subsidies families will need?</li> <li><input type="checkbox"/> What sources of gap financing will homebuyers access?</li> <li><input type="checkbox"/> How can you assist families who are credit-ready and income-qualified now?</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> What design features do families want?</li> <li><input type="checkbox"/> Are you working with an architect?</li> <li><input type="checkbox"/> Do you have construction plans, floor plans?</li> <li><input type="checkbox"/> Who will do your building? (force account, contractors, other crew)</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Do you have the capacity to carry out these different pieces?</li> <li><input type="checkbox"/> Where are your gaps?</li> <li><input type="checkbox"/> How can you build staff capacity?</li> <li><input type="checkbox"/> Who can you partner with on some of these pieces?</li> </ul>