



## HOMEBUYER COACHING

<b>Steps in preparing for homeownership:</b>
Assess your current financial situation
Set financial goals
Determine how much you can afford to spend
Review your credit report and score
Protect and improve your credit
Shop around for the best loan product
Get pre approved for a loan
Determine your wants and needs in a home – Shop for a home
Make an offer, negotiate, sign purchase agreement
Protect your investment

Visit us online at [www.growsd.org](http://www.growsd.org) and click “Begin Your Journey Now” to create your online profile to receive guidance on the steps above.



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Learn more about GROW South Dakota and the services provided by visiting [www.growsd.org](http://www.growsd.org) or calling (605) 698-7654.

### HOUSING

- Apartments for Rent
- Dakota Dream Savings Fund
- Governor’s Houses
- Home Energy Audits
- Home Mortgage Loans
- Down Payment and Closing Cost Assistance
- Home Ownership Education
- Weatherization

### COMMUNITY

- Emergency Services
- Financial Education
- Home Address Plus
- Certified Healthcare Navigator
- Rural Community Development Initiative
- SD Native Home Ownership Coalition

### ECONOMIC DEVELOPMENT

- Business Lending
- Business Technical Assistance
- GROW South Dakota Foundation
- Small Business Development Center