

Empower Your Path to Homeownership and Beyond with HUD-Certified Guidance

Practical, step-by-step support for homebuyer readiness, budgeting, financial planning, mortgage and expense management, credit review, and more—tailored to your goals.



What We Offer

Private, One-on-One HUD Counseling

When: By appointment

Format: Confidential, personalized sessions with a certified HUD counselor

Ideal for: Customized guidance on budgeting, debt, credit, and mortgage preparation

What you'll gain: A tailored action plan with milestones and follow-up support

Monthly HUD Certified Workshops

When: Offered one Saturday every month

Format: Interactive group sessions

Ideal for: Anyone starting their homeownership journey or refreshing foundational skills

What you'll gain: A clear roadmap, practical worksheets, and resource checklists

Key Benefits



Clear Next Steps

Know exactly what to do and when.



Personalized Plans

Practical strategies for your finances and credit.



Trusted Expertise

Delivered by certified HUD counselors.

Habitat for Humanity Seminole-Apopka is a certified, U.S. Department of Housing and Urban Development (HUD) counselor.

What You'll Learn

Homebuyer Readiness: Timeline, steps, and key milestones

Budgeting & Cash Flow: Build a realistic, sustainable plan

Financial Planning: Emergency funds, debt strategies, and savings goals

Mortgage & Expense Management: Pre-approval, closing costs, monthly affordability

Credit Review & Improvement: Understanding scores, disputing errors, building credit

Down Payment & Assistance Programs: What's available and how to apply

Avoiding Pitfalls: Scams, predatory lending, and risky decisions



Scan the QR Code to Register

or visit habitatseminoleapopka.org/hud-certified-guidance

