



Single Mom Home Loan Checklist

Your step-by-step guide to getting mortgage-ready

Buying a home on one income isn't easy but you don't have to do it alone. Use this checklist to track your progress as you prepare to qualify for a mortgage and explore home loan programs designed for single moms.

1. Understand What Counts as Income

- ☐ List all income sources: salary, alimony, child support, rental income, side jobs.
 - ☐ Gather proof (bank statements, court orders, leases, or pay stubs).
 - ☐ Ask lenders which sources can be used to strengthen your application.
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2. Strengthen Your Application with Support

- ☐ Consider a co-signer or co-borrower to boost income or credit.
 - ☐ Make sure they understand their shared legal responsibility.
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3. Build Better Credit

- ☐ Check your credit report for errors.
 - ☐ Pay bills and loans on time for at least 6 months.
 - ☐ Pay down credit cards below 30% of the limit.
 - ☐ Avoid opening new credit lines before applying.
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4. Save for Your Down Payment (and Beyond)

- ☐ Open a dedicated savings account for your home fund.
 - ☐ Research down payment assistance and first-time buyer grants.
 - ☐ Look for state or nonprofit programs for single mothers.
 - ☐ Save extra for closing costs and moving expenses.
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5. Reduce Your Monthly Debt

- ☐ Pay down high-interest debts first.
 - ☐ Consolidate or refinance if possible.
 - ☐ Avoid taking on new loans before applying for a mortgage.
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6. Prove Stable Employment and Income

- ☐ Maintain consistent work for at least two years, if possible.
 - ☐ Keep records of pay stubs and W-2s.
 - ☐ Avoid job changes right before applying for a loan.
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7. Plan Around Credit Challenges

- ☐ If you've had a bankruptcy or foreclosure, note your waiting period.
 - ☐ Use this time to rebuild credit and savings.
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8. Shop for the Best Mortgage Rates

- ☐ Get preapproved with multiple lenders.
 - ☐ Compare loan terms, rates, and fees.
 - ☐ Ask if they work with first-time buyers or single-parent programs.
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Bonus Tip:

Bookmark or print this checklist. Revisit it every few months to track your financial progress and see which loan or grant programs you're newly eligible for.