

Homeownership Phases

Phase 1 - Apply

- Application, Income and Credit Review
(If criteria is met move to Phase 2)

Phase 2 - Documentation

- Submit Additional Requested Documentation
- Interview with Homeowner Service Coordinator
(If documentation meets criteria move to Phase 3)

Phase 3 - Verification

- Employment & Rental Verification
- Sex Offender & Background Verification
- Home Visit (if selected)
- Homeowner Selection Committee Review
- Board of Directors Review
(If verification is approved move to Phase 4)

Phase 4 - New Future Homeowner

- New Future Homeowner Orientation
- Sweat Equity Work Begins
- Pre & Post Purchase Homebuyer Education Classes
- Start Saving Down Payments/Closing Cost
(If Partnership Agreement if fulfilled move to Phase 5)

Phase 5 - Home Selection

- Lot/ House Plan Selection
- Bio
- Interior/ Exterior Home Selections
- Sales Contract and House Construction
- Re-verifications
- Lot Blessing
- Your Home Build Day Schedule
(If Partnership agreement if fulfilled move to Phase 6)

Phase 6 - H.O.M.E Purchase

- Homeowners Insurance Request
- Home Dedication Ceremony
- Pre-Closing Appointment
- Finish Down Payments/Closing Cost
- Closing Purchase Appointment
- Move In
(If Partnership agreement is fulfilled, home closing)