

Phases of the Homeownership Program

Phase 1 - Apply

Application Process

Income, Credit Review

(If criteria is met, move to Phase 2)

Phase 2 - Documentation

Submit Requested Documentation

Interview with Homeowner Services Manager

(If documentation meets criteria, move to Phase 3)

Phase 3 - Verification

Employment & Rental Verification

Background Verification

Home Visit (if selected)

Homeowner Selection Review

Board of Directors Review

(If verification is met, move to Phase 4)

Phase 4 - New Future Homeowner

New Future Homeowner Orientation

Start Working Partnership Hours

Home Buyer Education & FEED Classes

Save 1% of Sales Price

(If Partnership Agreement if fulfilled, move to Phase 5)

Phase 5 - Build

Re-verification of Employment & Credit

Bio

House Plan Selection

Home Interior/ Exterior Selections

Sales Contract

Build Schedule

(If Partnership agreement if fulfilled, move to Phase 6)

Phase 6 - H.O.M.E

Homeowners Insurance

Home Dedication

Pre-Close

Upgrades & 1% Due

Closing & Purchase

Move In

(If Partnership agreement if fulfilled, close on the home)

Unfortunately, the Habitat Homeownership program is *not* emergency housing.

It can take up to 18 months to complete the entire program, purchase & move into a home.