

## 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.