Rutherford County Area Habitat for Humanity®

Phases of the Homeownership Program

Phase 1 - Apply

Application Process
Income, Credit Review (application status update within 30 days)
(If application meets criteria, advance to Phase 2)

Phase 2 - Documentation

Submit Requested Documentation
Interview with Homeowner Services Manager
(If documentation meets criteria, advance to Phase 3)

Phase 3 - Verification

Employment & Rental Verification
Criminal Records Verification
Home Visit (are only performed after positive employment, rental & criminal record verifications)
Homeowner Selection Committee Review
Board of Directors Review
(If verifications meet criteria, advance to Phase 4)

Phase 4 - New Future Homeowner

New Future Homeowner Orientation
Begin Partnership Hours
Begin Homebuyer Education & FEED Classes
Begin Saving 1% of Sales Price
(If partnership is being fulfilled, advance to Phase 5)

Phase 5 - Build

Re-verification of Employment & Credit
Biography
House Plan Selection
Home Interior/ Exterior Selections
Sales Contract / Proof of Purchase
Build Schedule
(If partnership is being fulfilled, advance to Phase 6)

Phase 6 - H.O.M.E

Homeowners Insurance
New Home Dedication
Pre-Close
Upgrades & 1% Due
Closing & Purchase
Move In
(If Partnership is being fulfilled, close on the home)