

Applicant hears about Habitat and wants to learn more about the program.



Applicant calls or e-mails to get more information.



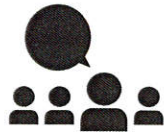
Applicant requests an application during an advertised open application period.



Applicant brings completed application & required documents with credit report fee to HFH Office by deadline.



Habitat evaluates the applicant's income, then runs a credit and background check.



Applicant attends an orientation meeting to see if Habitat is the right fit for them.



Habitat conducts a financial review with the applicant to discuss the applicant's finances.



Habitat schedules a visit to the applicant's current residence to determine housing need.



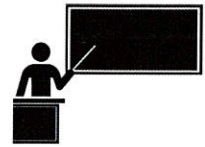
The application is reviewed by the Family Services Committee who makes a recommendation to the Habitat Board of Directors.



If the application is approved by the Board of Directors, the applicant signs the partner agreement form and becomes a Habitat Partner.



The Partner begins 255 hours of sweat equity on the Habitat construction site and at the Habitat ReStore.



The Partner attends mandatory classes on financial literacy and homeownership.



After completing at least 75 hours of sweat equity, the Partner is offered a lot & build sponsor.



The Partner works with volunteers to build their new home.



The Partner completes a walk-through of their almost finished home.



The Partner will have completed all 255 sweat equity hours by the time their home is finished.



The Partner attends a pre-closing meeting where they qualify for a Habitat mortgage.



The Partner signs their closing documents, receives the keys, and becomes a Habitat homeowner!



The new Habitat homeowner begins making mortgage payments on their new home.