1. Initial Steps

Begin by contacting your local Habitat for Humanity representative to review program details and start the pre-qualification process.

Required Documentation:

- One (1) month of recent pay stubs
- Two (2) years of W-2 forms
- Two (2) years of income tax returns
- If self-employed: two (2) years of full tax returns
- Two (2) months of bank and/or investment account statements
- Copies of all current debts (credit cards, car loans, etc.)
- Completed full application

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2. Next Steps

- Provide three (3) personal references (non-family members)
- Credit reports will be pulled for each adult in the household

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3. Home Visit & Review

- A home visit will be conducted by the Family Selection Committee
- Your application will be reviewed and any questions addressed

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4. After Selection

- Sign the Acceptance Letter
- Submit a $500 deposit within 90 days
- Complete 200 required “sweat equity” hours per household
- Participate in all required Homebuyer Counseling

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5. Pre-Closing Preparation

- Review loan details and budgeting information
- Habitat will assist in selecting an attorney
- Preliminary appraisal of the home is completed
- Review and update your application if needed
- Review appraisal results

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6. Loan Finalization & Closing

- Final home appraisal is completed
- Obtain homeowner's insurance
- Attorney conducts title search (Habitat will find one to represent you)
- Attend closing to sign all legal and loan documents

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7. Final Step

- Move in and enjoy your new home!