Homeowner Application Process

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	1	Informational Zoom Meeting	Zoom link is sent to contact info on the interest form. Complete Homeowner Interest Form at www.habitatbg.org
6-9	2	Application Submitted	1. An appointment must be made to submit application in person 2. Complete application and bring all supporting documentation 3. \$30 credit check fee
	3	Application Processed	Willingness to partner evaluated Ability to pay evaluated Credit report will be pulled
	4	Home Visit	Family Selection Committee members will arrange a home visit to evaluate the housing need.
	Months	Board Approval	The Family Selection Committee will make their recommendation to our Board of Directors. From there the Board will make their decision on acceptance or denial.
		Partnership Agreement	Meet with the staff that will guide you through your homeownership journey and go over the requirements & obligations for H.I.P. (Homeowner In Progress)
		Homeowner In Progress	•HIP Hours •Workshops •Financial Coaching
		Mortgage & Closing	Begins 6-8 weeks before closing mortgage Credit report will be pulled and ability to pay will be re-evaluated Proof of \$2,500 saved for closing required
EQUAL HOUSING OPPORTUNITY		Home Dedication	Invite your friends and family to this event where you receive your keys to your home.