



## Process for Homebuyers

Prior to approval into YHFH program

- Attend information meeting
- One-on-one appointment with Habitat staff member to review paperwork
- One-on-one with a Family Services committee meeting to review credit report
- Inspection of current residence to assess level of need & initial sweat equity
- Presentation of candidate to Family Services Committee for approval
- Presentation of candidates to Board of Directors for approval

After acceptance into the program:

- Receive approval letter
- Family Coach assigned
- Participate in one-on-one budget review
- One-on-one with Family Coach to review orientation packet materials
- Work on sweat equity hours
- Attend homebuyer workshops
- Work on sweat equity hours (home is assigned no sooner than the completion of 50% of sweat equity hours).

90-60 days prior to settlement

- One-on-one budget review follow-up
- Appointment with staff to complete pre-settlement paperwork
- Obtain homeowner's insurance
- Assist in planning home dedication ceremony
- Finish all remaining sweat equity hours
- Home walk-through with the Construction Manager
- Receive total payment letter

One week to 30 days before settlement

- Participate in home dedication ceremony
- Pay \$500 down payment to YHFH
- Verify all pre-settlement paperwork and duties are complete
- Call utility companies to transfer responsibility for payment

Settlement and beyond

- Attend settlement! Receive keys to the home.
- Move household goods.
- Make monthly payments on the mortgage
- Maintain contact with YHFH staff and family partner as needed
- Pay it forward by becoming involved as a Habitat volunteer!