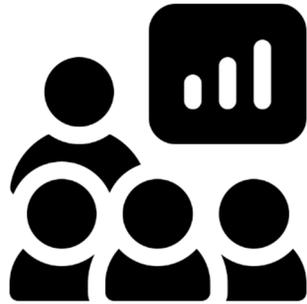


THE HABITAT APPLICATION PROCESS*



Four weeks



Two weeks



Application/Orientation
 During this stage, interested persons will fill out an application, learn about Habitat and the program requirements: Need for Housing, Willingness to Partner, and Ability to Pay. This will help those interested in applying to determine whether the Habitat program is right for them.

Intake Appointment and Initial Screening
 During this stage, Habitat will review the information from completed applications turned in at the intake appointment. Those meeting the requirements for need and income will move forward in the process.

Reports
 During this stage, Habitat will pull all required reports including a credit report. Those meeting the requirement of this stage will move forward in the process.

Three weeks



Two weeks



Two weeks



Homeowner Selection Committee
 During this stage, the Homeowner Qualification Committee will review all applications that have passed all previous stages. They will make a final decision and those applicants will be passed onto the board of directors for final approval.

Home Interview
 During this stage, those passing the financial review will schedule a time to meet members of the Homeowner Qualification Committee in their homes. At this meeting, the committee will be determining the need for housing.

Financial Review
 During this stage, Habitat's Financial Review Committee will review income, credit, and debt information to determine Ability to Pay. Those meeting the requirements for need and income will move forward in the process.

*All applicants must successfully meet the requirements of each stage to move on in the process. Timeline is approximate.