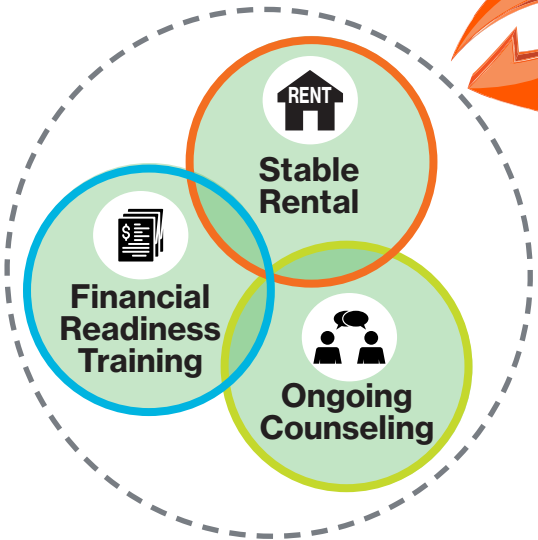




YOUR PATH TO HOME OWNERSHIP

Submit Intake Packet

Meet with Habitat's Housing Advisor



Housing Counseling Program Action Steps

- Step 1:** Complete an interest form at the Indian River Habitat office and submit it to Intake Coordinator.
- 🏠 If interested in Homeownership, the Intake Coordinator provides an Intake Packet and explains next steps.
 - 🏠 If interested in Home Repairs, the Intake Coordinator provides a Critical Home Repair application and explains next steps.
- Step 2:** Complete the Intake Packet and gather all required documents. Bring the completed packet to the Indian River Habitat office and review the contents with the Intake Coordinator. The Intake Coordinator will schedule the first session with a Housing Advisor if the packet is complete.
- Step 3:** The Housing Advisor reviews all documents and the Intake Packet. This review helps the Housing Advisor determine which path to homeownership the client currently qualifies for: Open Market Homeownership, Habitat Homeownership, or Stable Rental with continued counseling and financial readiness training.
- Step 4:** Attend scheduled meeting with the Housing Advisor. In this counseling session, the client and Housing Advisor will work together to:
- 🏠 Define housing needs
 - 🏠 Discuss family goals and dreams
 - 🏠 Identify obstacles to achieving goals (*obstacle examples: poor credit, limited income, insufficient rental history, negative balances on bank statements*)
 - 🏠 Create an action plan to address obstacles (*action examples: reduce debt to income ratio, show three months of clean bank statements, repair credit by consistent on-time payments*)

At the end of the session, the Housing Advisor will schedule the second counseling session (if required) based on the time needed to address action items. The Housing Advisor will also check in with the client every 30 days to determine action plan progress. Counseling sessions are scheduled as needed throughout completion of the action plan.

- Step 5:** Register and attend Financial Literacy Workshops (Fundamentals).
- 🏠 Budgeting & Saving
 - 🏠 Credit Building & Repair
 - 🏠 Debt Reduction
- Step 6:** Continue to work with the Housing Advisor to fulfill requirements for the appropriate home ownership path:
- 🏠 Open Market Homeownership Path – the Housing Advisor will connect clients with resources and programs that assist with the home-buying process in the open market. (*resource examples: down payment assistance, special lending programs, etc.*)
 - 🏠 Habitat Homeownership Path – the housing Advisor will aid in completing a Habitat Homeownership Program application and introduce the partner family to the Family Services team.
 - 🏠 Currently Unqualified for Homeownership Path – the Housing Advisor will continue to work with the client to improve financial readiness for as long as the client is willing to do the work required to move to either the Habitat Homeownership Path or Open Market Homeownership Path.

ULTIMATE OUTCOME: Favorably package a homebuyer to present to a lender for an open market home purchase or to present to Habitat's Board of Directors for acceptance into the Habitat Homebuyer Program.