**APPLICATION PROCESS FOR HABITAT HOMEOWNERSHIP**

1. Fill out the Application for Housing. Applications are available during the application period at the Columbus-Lowndes Habitat for Humanity office.
2. Return completed application to the office with a current credit report from freecreditreport.com.
3. Provide the following documentation:
	1. Copy of ID
	2. Last 2 years Federal tax returns including all schedules and W2 forms.
	3. Verification of current income
		1. If you work, a copy of your most recent pay stub.
		2. If you receive Social Security, retirement, disability, etc., a copy of your most recent awards letter(s).
	4. Last 2 months bank statements.
	5. Name and phone number of landlord, if applicable.
	6. NOTE: other information may be required after your application is reviewed.
4. Habitat verifies employment/income, verifies rental history (if applicable) and reviews assets to see if you qualify for a mortgage loan. All applicants will receive an approval or denial letter based on credit criteria.

Approved applicants will continue with the process:

1. Attend a Homeownership Selection Workshop. Dates, times and locations of the next workshop will be made available after your application is reviewed by Habitat.
2. Two members of our Homeowner Selection Committee will schedule a time to visit your home and meet with you and your family.
3. After the visit, the committee members will report to the full Homeowner Selection Committee. The report will be based on your need for housing, ability to pay, and willingness to partner with Habitat for Humanity.
4. The Homeowner Selection Committee will report on all eligible applicants to the Board of Directors, who will make the final decision.

The applicant chosen will:

1. Sign a Purchase Contract, agreeing to the sales price set forth by Columbus-Lowndes Habitat for Humanity.
2. The Columbus-Lowndes Habitat for Humanity Executive Director or a Board Member will help you with the next step which is applying for a mortgage loan.