

1

Counseling Eligibility

You answer a few questions with Habitat Omaha to determine your eligibility for the program.



2

'Mortgage Ready' Counseling

Your housing coach will work with you to set goals and build a plan to become mortgage ready. When you are mortgage ready, your coach will work with you to determine a homebuying path.

3

Determine a homebuying path Based on your household income, you may be eligible to buy a...

Path 1

Habitat home with Habitat financing

Buy a Habitat Home with a mortgage loan through Habitat.

Selection process

Homes available for purchase are sent monthly.

Education and required volunteer hours

Learn about homeownership through our education courses. When you select a Habitat home to purchase, you're required to complete volunteer hours on Habitat home builds.

Path 2

Home on the open market with Habitat financing

Work with a realtor with our help to find a home for sale in the area.

Education

Learn about homeownership through our education courses.

Get pre-approved through HOAMS

Pre-approval letters indicate what homes you can afford.

*Habitat Omaha Affordable Mortgage Solutions

Search for homes with a realtor

Work with a realtor you choose, or Habitat can provide a list of realtors familiar with Habitat and our process.

Path 3

Home with financing from the open market

Work with a realtor to find a home for sale in the area.

Education

Learn about homeownership through our education courses.

Get pre-approved through an outside lender

Pre-approval letters indicate what homes you can afford.

Search for homes with a realtor

Work with a realtor you choose, or Habitat can provide a list of realtors familiar with Habitat and our process.

4

Submit loan application

Once you find a home to purchase, then you apply for a mortgage through HOAMS or an outside lender.



5

Close on your home!

Complete the home closing process and get the keys to your new home!