

If you are interested in learning more about HFH-MC's application and selection process, please carefully review this document.

The short version:

1. **APPLICANTS** will attend a homeownership information session and complete a pre-screen interview
2. **HFH-MC** will notify you if and when you are matched to an appropriate project
3. **APPLICANTS** will complete full application within two weeks of notification
4. **HFH-MC** will review your application
5. **APPLICANTS** will be notified of a selection decision within six months of submitting a full application

The extended version:

1. Attend a Homeownership Information Session – one month

To start the process, interested homebuyers must attend an HFH-MC Homeownership Information Session held at our office. Registration is strongly encouraged because walk-ins might not be allowed. [Please click here to register](#) for an upcoming session. Only one adult per application needs to attend this session.

During the session, attendees will learn about the Habitat homeownership model, requirements for purchasing a home, the selection process, selection criteria, etc. All interested attendees will then undergo a pre-screen meeting with a Family Selection Committee Member.

PLEASE NOTE: Attendance at an information session and completion of a pre-screen meeting does not guarantee receipt of an application, notification of projects, nor selection as a Habitat homebuyer. After a successful pre-screening, HFH-MC will keep applicant information on file for up to SIX months **or** until the applicant is notified of THREE projects **or** until the applicant chooses to SUBMIT an application for homeownership, whichever comes first.

2. Notification of Project / Request to Submit Application – up to six months

After reviewing the pre-screen information collected at the homeownership information session, HFH-MC will try to match interested families with an upcoming project.

A few key things to remember about step two:

- a. HFH-MC will not always have projects to match with interested applicants
- b. Applicants do not have to submit an application for each project they receive notice of
- c. Pre-screen information will be kept on file for up to SIX months **or** until the applicant is notified of THREE projects **or** until the applicant chooses to SUBMIT an application for homeownership, whichever comes first

3. Application Submission – two weeks

Applicants who are notified of a project will have the option of submitting a full application to purchase one of the project homes. A complete application must be received within two weeks. No missing information will be allowed; an incomplete application will be denied!

4. Application Review – up to three months

HFH-MC will carefully review the application to determine whether a family fulfills the [required criteria](#). If the application fulfills the criteria, a home visit will occur.

The home visit has three goals:

- a. To determine housing need
- b. To discuss the mortgage and loan package as well as home specifications
- c. To answer questions

A final decision regarding approval or denial for purchase is not determined during the home visit. HFH-MC will complete an application evaluation after the home visit in preparation for final review.

5. Notification of Selection Decision – within two months of home visit

The Family Selection Committee meets monthly to discuss potential homebuyers and make a decision on whether to approve or deny a family. A final approval must be given by HFH-MC's Board of Directors on whether or not a family can purchase a home from HFH-MC.

Inevitably, there will be more qualified homebuyers than homes available so not all qualified families will be able to purchase. [Click here](#) to view a list of other affordable housing providers in Montgomery County. Please do not let a denial from HFH-MC end your search to purchase a safe, simple, decent affordable home in Montgomery County.



Questions? Call (301) 990-0014 x26 for a recorded message about family selection and homeownership information.