

# **HACA/AAHC**

## **Homeownership Step-by-Step Guide**

1. Read the enclosed booklet: Homeownership Down Payment Assistance Program “A guide to homeownership” to obtain specific program requirements.
2. Fill out the 2007 Austin Affordable Housing Down Payment Assistance Resident Enrollment Application.
3. Contact a Lender (the choice of Lender is yours):  
The Lender will determine if you are qualified to obtain a home loan.  
A Lender referral can be provided to you upon request.
4. Get a pre-qualification letter from your lender.
5. Bring back the Enrollment Application and pre-qualification letter from lender to the HACA Administrative office at 1124 South IH 35(on access road south of Riverside Dr.)
6. If your packet is complete, the Austin Affordable Housing/HACA Homeownership Coordinator will put your name on the waiting list based on the time stamp of your application.
7. If your packet is incomplete, the Homeownership Coordinator will contact you to let you know the deficiency and you will need to re-apply.

For additional questions or information contact Julie Loreda, Homeownership Coordinator at 477-4488 ext. 2190.