

# Process Guide



## 01 Getting Started

- Complete [Loan Eligibility Quiz](#)
- Review terms of the [Loan](#)
- Compare vs. Other Options
- Contact [Ben Glover](#) with questions

HNI will move as fast or as slow as borrower is willing to move.  
For those purchasing a home, Step 3 can be initialized before Step 2.

## 02 Contractor Estimates

- Decide scope of work
- Find a licensed Contractor
- [Send Contractor Estimate](#) to HNI
- HNI schedules Architect visit

## 03 Loan Application

- Introduction to M&T (HNI's Loan Servicer)
- Finalize [Draw Schedule](#)
- Provide financial info to M&T
- Finalize Loan Application

~ 1-2 Weeks

## 04 First Closing: Construction

- M&T orders Appraisal
- Review Final Loan Docs
- Sign Final Loan Docs
- Advance paid to Contractor
- Construction Loan begins

~ 1 Month

Stay on track to reach your goals with a dedicated staff at every step!



**Ben Glover - Director of Capital Programs**  
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**More Information**  
[www.healthyneighborhoods.org](http://www.healthyneighborhoods.org)

# Key Questions



## 01 Getting Started

- Is the property HNI eligible / in a Healthy Neighborhood?
- Does my credit / income support my loan amount?
- Am I Matching Grant eligible?

Which HNI Loan Product is right for me?

## 02 Contractor Estimates

- Is my contractor licensed?
- Where can I find a contractor?
- Has HNI's Architect uncovered any issues with my project?

Am I facing a time sensitivity to close?

## 03 Loan Application

- Am I prepared to manage a construction project?
- Does my Draw Schedule conform to HNI standards?

What are my options if my project is derailed?

## 04 First Closing: Construction

- How does the Appraisal impact my borrowing capacity?
- Is my Contractor ready to start?

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