

SOLUTION BRIEF • OCTOBER 2026

Conductor for Homeownership

Purpose-built for Habitat for Humanity affiliates, in partnership with Habitat for Humanity of San Antonio and Guadalupe Valley and Habitat for Humanity of Greater Fort Wayne.

Streamline your operation from application to keys.

50%

less time from application to approval

\$145K

estimated savings each year

1,736

sweat equity hours logged in month one

In production at Habitat for Humanity of Greater Fort Wayne and Habitat for Humanity of San Antonio and Guadalupe Valley.

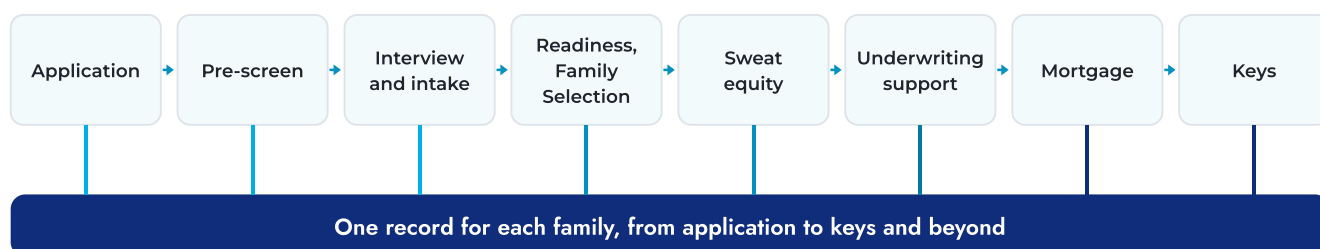


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What it is

Conductor for Homeownership was purpose-built for Habitat, in partnership with Habitat for Humanity of San Antonio and Guadalupe Valley and Habitat for Humanity of Greater Fort Wayne. It runs your affiliate's journey to homeownership on one record for each family, from application to keys and beyond, set up with your own rules, stage names, and words.

Every hour and dollar spent on paperwork is one not spent on the mission. The application, pre-screen, readiness, sweat equity, Family Selection, and the mortgage file all sit on the same record. Families see what is done and what comes next. Family Services sees who is stuck. When a partner family reaches closing, the file is already complete.



The journey to homeownership, on one record for each family.

- **Application** Any device, any language, or at the office.
- **Pre-screen** AMI eligibility before a credit pull.
- **Interview and intake** Documents requested as one set.
- **Readiness and Family Selection** Selection packets built from the record.
- **Sweat equity** Hours logged by phone or synced from your donor and volunteer CRM.
- **Underwriting support** Documents gathered and kept up to date, with lender conditions and deadlines.
- **Mortgage** Nine phases to closing, with e-signature.
- **Keys** A homeowner dashboard for the family.

What affiliates get

From the two affiliates running it today.

- **More time with families.** Hours once spent sorting paper now go to coaching.
- **\$145,000 a year back to the mission.** San Antonio's savings, mostly on credit checks it no longer runs.
- **Grow without hiring.** Fort Wayne launched Critical Repair with no added admin staff or seasonal temps.

- **Board slate in March, not May.** Fort Wayne approvals move about 50% faster.
- **Your pipeline, live.** Applications, sweat equity, and families served, no monthly report pull.
- **One source of truth.** Board and donor questions answered from the record, not a spreadsheet hunt.

Who it is for

Built for everyone on the journey, inside the affiliate and out. Each role sees the work that is theirs, in your affiliate's words.

Habitat for Humanity affiliates

Sweat-equity homeownership from the application window to closing and the years after, with Family Selection built in.

Community land trusts

Ground leases, resale formulas, and stewardship after the sale.

Counseling and down payment programs

Pre-purchase through post-purchase counseling, homebuyer education, and down payment assistance with every funding source tracked.

The same configuration engine runs each of them, set to the program's own rules.

Families

Always know what comes next.

- Apply, upload documents, and log sweat equity from a phone, in English, Spanish, or another language.
- See status, the documents being asked for, and the hours and classes still needed.
- Get text or email updates, and message Family Services without calling the office.
- After closing, keep closing documents, homeowner resources, and affiliate news in one place.

Family Services

Time back for families, not files.

- Disqualifying answers flagged at application, with bulk decline or review in one step.
- Phone interviews, contact attempts, and intake appointments on the record.
- Credit counseling barriers, reminders, and income re-certification on a schedule.
- Decision letters previewed and sent by email or text at every stage.

Homeowner Services

The mortgage file, off the spreadsheet.

- A nine-phase file from mortgage-ready to closing, with days to close counted automatically.
- Lender conditions with owners, due dates, and escalation.
- Loan Estimate, Closing Disclosure, and Certificate of Occupancy deadlines on a clock.
- Lender, attorney or title, and advocate on each file. The lender still makes the credit decision.

Directors and Boards

Decisions from live data.

- Family Selection packets and printable application reports from the record.
- Dashboards for denial reasons, demographics, and county grant reporting, exported to Excel.
- Several programs and income tiers side by side, grouped by round and county.
- Every decision logged, and sensitive documents open only to the roles you choose.

Core capabilities

From the first application to the first years in the home, set up with your affiliate's rules, stage names, and look. Your staff change a rule themselves, without a developer or a change request.

Application and screening

- **Applications in any language** Phone-friendly, save-and-return, and prefilled from uploaded documents.
- **Pre-screen and AMI eligibility** AMI limits by county, year, and household size. Declines carry the reason and how to reapply.
- **Programs, tiers, and rounds** Multiple programs and income tiers, grouped by round and county.
- **Interview and intake** Structured interviews, contact reminders, and stage letters by email or text.
- **Documents** One-step document sets, phone uploads, and itemized missing-document notices.

Readiness and selection

- **Credit counseling and readiness** Barriers, debt ratios, credit goals, and scheduled income re-certification.
- **Sweat equity and classes** Hours by activity and bucket, class counts, and donor and volunteer CRM sync.
- **Family Selection** Committee packets, with every decision logged: who and why.
- **Homes and construction** Property inventory and worksite photos the family can follow.

Underwriting support to keys

- **Underwriting support** Documents gathered and kept up to date, with lender conditions and deadlines on the file. The lender still makes the credit decision.

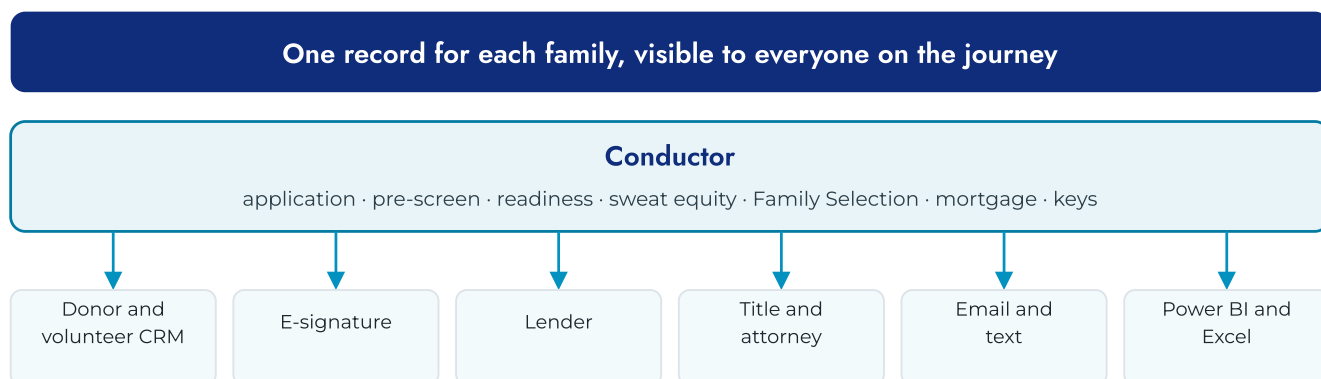
- **Mortgage** Nine phases from mortgage-ready to closing, with e-signature for the purchase agreement and note.
- **Keys and beyond** A homeowner dashboard: closing documents, resources, events, and secure messaging.

Reporting

- **Reporting** Denial reasons, demographics, and county grant reports, exportable to Excel.
- **Board and donor questions** Homes built, years in the home, and demographics, answered from one source of truth with no spreadsheet to build.

Integrations

Conductor works with the tools an affiliate already uses. Hours logged in your donor and volunteer CRM flow into each family's file, and purchase documents go out for e-signature. Credit, lender, and title decisions stay with those partners, with their status tracked on the file.



Conductor works alongside the systems an affiliate already runs.

Built for the whole network

Each affiliate runs as its own tenant on one shared application.

- **Your own tenant** Your data, rules, forms, look, and web address.
- **Your words** Stage names, labels, and terms in your affiliate's own words, in your colors, with apply pages for your website.
- **Shared improvements** When one affiliate asks for an improvement, every affiliate gets it.
- **One subscription** Kinetech runs the platform; your team runs the program.

Security and your data

Families trust you with Social Security numbers, tax returns, and credit reports. Conductor keeps that information protected and in your hands.

- **Built on a secure platform** Conductor runs on a FedRAMP Moderate authorized platform, the security standard federal agencies use, with SOC 2 reports available on request.
- **Your data stays yours** Your affiliate owns every record and document. Sensitive files open only to the staff who need them, and if you ever leave, you take everything with you.
- **Your data in your tools** Live access for Power BI or Excel through an OData connector, with the data dictionary provided, so reporting never waits on an export.
- **Open to every family** Screens work with screen readers and meet WCAG 2.1 AA accessibility, and families can apply in the language they speak.

Kinetech hosts and supports it, so your team runs the program, not the servers.



Getting started

Kinetech sets your affiliate up with you and stays alongside after go-live.

- **Orientation and training** A guided session to get your team comfortable on the platform.
- **Easy to set up on your own** Guided setup your staff can handle.
- **We're here to help** Kinetech support as you set up and go live.

Your families come with you. Records from spreadsheets, paper files, and web forms are moved over and checked against your source before go-live.

Purchasing vehicles. Conductor for Homeownership is available through the TXShare Cooperative MSA (#2025-018), Texas DIR-CPO-5958, the GSA Multiple Award Schedule (GS-35F-160CA), and the Texas TIPS Cooperative (#220105).

Proven in production

Conductor for Homeownership runs at two Habitat for Humanity affiliates today, each set up with its own eligibility rules, stage names, and sweat equity requirements.

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less time from application to approval

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In production at Habitat for Humanity of Greater Fort Wayne and Habitat for Humanity of San Antonio and Guadalupe Valley.

Habitat for Humanity of San Antonio and Guadalupe Valley

The challenge. The affiliate screens about 4,000 applicants a year to serve 60 partner families. Every file went through the same manual review, credit pull included, whether the applicant's first answer already ruled them out or not, and families had no way to see their status without calling the office.

What changed. Applications moved online, with disqualifying answers flagged at the point of application. Credit checks now run only on applicants who have cleared the affiliate's eligibility screen. Sweat equity is logged on the family's record and verified on site, and the portal shows families their status, requested documents, and hours.

The outcomes. An estimated \$145,000 saved a year, \$106,000 of it on credit checks alone. Families logged 1,736 sweat equity hours through the portal in the first month.

"The Kinetech system has transformed how we serve applicants. Families facing complex financial or credit barriers are automatically identified and connected with specialized partner agencies, freeing our team to dedicate its time to one-on-one counseling and giving more families a real path toward homeownership."

Assistant VP of Family Services, Habitat for Humanity of San Antonio and Guadalupe Valley

Habitat for Humanity of Greater Fort Wayne

The challenge. Paper applications from the January window were read by hand, and five months of manual review stood between the window and Board approval in May.

What changed. Applications are pre-screened against the affiliate's own rules as they arrive, and Board and Family Selection packets are drawn from the same data staff use every day.

The outcomes. Approvals move about 50% faster, and the Board sees a slate in March instead of May. With the capacity that came back, the affiliate launched a Critical Repair program without adding administrative staff, and stopped bringing on temporary help each application season.

“Conductor helped us reduce our application processing timeline by nearly two months, creating a smoother experience for both our staff and the families we serve. From mortgage readiness and underwriting to closing preparation, we spend less time managing paperwork and more time helping families overcome barriers and prepare for long-term success as homeowners.”

Habitat for Humanity of Greater Fort Wayne

Running state housing finance or tax credit allocation instead? Conductor for Housing Development runs multifamily rental development at MSHDA, Michigan’s state housing finance authority.

Built with Habitat

It started when a Habitat affiliate asked for help. Habitat for Humanity of San Antonio and Guadalupe Valley was drowning in paper applications. Staff there had seen what Kinetech built for the City of San Antonio and asked whether it could do the same for their families. The affiliate helped shape and fund the first version, and Habitat for Humanity of Greater Fort Wayne came on in 2026. The two affiliates now shape what comes next together, so an affiliate that joins later starts with everything they asked for.

About Kinetech

Kinetech is a public sector software firm focused on the work that gets families to stability: affordable housing, energy assistance, and transportation. Across those programs and the public-sector work built alongside them, Kinetech's platforms have served more than 1 million applicants, families, and households nationwide. That includes the Michigan State Housing Development Authority, where Kinetech runs the operational core of the state's affordable housing and energy assistance programs, an agency investing \$2.61 billion annually and producing, preserving, or financing 12,414 housing units a year.

Habitat affiliates run on the same platform, for the same reason: people need a path to a home, and the people running that path deserve to own how it works. Kinetech is headquartered in San Antonio, Texas, and its team is entirely US-based.



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