



Homeowner Qualifications 2017

The Family Selection Committee meets every month (except December) to review completed applications using the following qualifications. You will receive a letter explaining the decision made by the Family Selection Committee and what will happen next.

1. Must be living in unsuitable housing

- a. Reviewed through home visit
- b. *Not all applicants receive a home visit*

2. Must have ability to maintain mortgage payments:

- a. Your current income and benefits for adults/children
- b. Your current rent or mortgage payments

3. Must be willing, able to partner, complete 250-500 hours of *sweat equity*

- a. Starts with a complete application with all required documents

- Current resident of Montgomery County for 1 year from date of application
- No "separated" marital status
- Credit report shows ability to have and maintain positive credit history
- No bankruptcies or foreclosures in past 5 years
- No civil judgments or eviction from housing in past 5 years
- No criminal or sexual offense activity
- Must meet income requirement (*see chart below*)

Number of family members who will live in the home	Minimum Monthly Income	Maximum Monthly Income
1 person	\$815	\$1955
2 people	\$931	\$2,235
3	\$1,048	\$2,515
4	\$1,163	\$2,790
5	\$1,256	\$3,015
6	\$1,350	\$3,240
7	\$1,442	\$3,460
8	\$1,535	\$3,685



Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) prohibits discrimination in the sale, rental and financing of dwellings based on race, color, religion, sex or national origin, on disability or on familial status.

Required Information for a Complete Application

Habitat reviews your application for all the required documents for review at the Family Selection Committee; this is called *willingness to partner*. Please read these requirements and make sure copies of each item is included in your application before turning it in.

Incomplete applications will be held for 1-month until information is received.
If information is not received the application will be denied for being *incomplete*.

Resident of Montgomery County for at least 12 months

- Copy of Tennessee issued driver's license **or** identification card (for criminal background check and loan processing)

Income

- Copy of (4) most recent paystubs from employment or disability/retirement statement **AND**
- Completed *Employment Verification Statement* from your employer (in the application)

Benefits (SNAP/Families First/child support/alimony, TNAF, etc.)

- Copy of (1) recent benefits statement or child support paperwork

Housing

- Rental agreement with move in date, rent paid per month and who you pay to
 - If you pay another person rent and/or utilities,
 - That person must write their rent (utilities if included) and how much you pay them per month towards that amount
 - Receipts, cashier's check stub etc. showing how much you pay that person.

Water, Gas, and/or Electricity

- Copy of (1) most recent statement showing remaining balance and payment made

Bills & Debts (credit cards, car or health insurance, car payments, cell phone, cable, student loans, rental payments, medical, school loans, child support/alimony, etc.)

- Copy of (1) most recent statement showing remaining balance and payment made

Bankruptcy, foreclosure, judgment, eviction or liens, repossessions, garnishments and/or forfeitures

- Copy showing when it started, how much you owe, monthly payments and when it ended (if discharged)



Habitat for Humanity of Montgomery County TN
 PO Box 331
 404 Madison Street
 Clarksville, Tennessee 37040

Application

Habitat Homeownership Program



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION

Applicant	Co-applicant																																																
Applicant's name	Co-applicant's name																																																
Social Security number _____ Home phone _____ Age _____	Social Security number _____ Home phone _____ Age _____																																																
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Dependents and others who will live with you (not listed by co-applicant)	Dependents and others who will live with you (not listed by co-applicant)																																																
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Number of years _____	Number of years _____																																																
If living at present address for less than two years, complete the following																																																	
Last address (street, city, state, ZIP code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	Last address (street, city, state, ZIP code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent																																																
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2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date received: _____

Date of notice of incomplete application letter: _____

Date of adverse action letter: _____

Date of selection committee approval: _____

Date of board approval: _____

Date of partnership agreement: _____

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office or the Habitat ReStore, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

Applicant	Yes	No
	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) **1** **2** **3** **4** **5**

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____ / month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ / month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
If working at current job less than one year, complete the following information			
Name and address of LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

10. DEBT

Account	To whom do you and the co-applicant(s) owe money?					
	Applicant			Co-applicant		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Motor vehicle	\$	\$	\$	\$	\$	\$
Boat	\$	\$	\$	\$	\$	\$
Furniture, appliance, televisions (includes rent-to-own)	\$	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$	\$
Child support	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Total medical	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$

Monthly expenses			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Car payments	\$	\$	\$
Cable TV	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS

Please circle the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any question a through e, or "no" to question f, please explain on a separate piece of paper.

12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay the no-interest loan and other expenses of homeownership, and my willingness to be a partner through sweat equity. I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all applicant families on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature

Date

Co-applicant signature

Date

X _____

X _____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

Applicant's name _____

Co-applicant's name _____

13. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)
	Interviewer's signature Date
	Interviewer's phone number



Unsuitable Housing

Please tell us what is wrong with your home. This will help us assist in understanding your current living situation. A potential home visit by Habitat volunteers will further evaluate your housing situation.

Not all applicants receive a home visit. You will be contacted by the Affiliate if one will be scheduled with you.

- Poor electrical system, plumbing or lack of an indoor bathroom
- No or poor front and back doors
- Unsafe or no heating system
- Unhealthy conditions such as mold or pests
- Unsafe or no kitchen system
- Little or no insulation
- Broken or missing windows
- Neighborhood is unsafe, unclean or broken down
- Overcrowded (not enough bedrooms for each adult and more than 2 children per room)
- Homelessness—living with friends or relative or in temporary housing
- Housing is too expensive

Tell us why Habitat home is right for your family.