



GENERAL INFORMATION AND INSTRUCTIONS

Keep this Page for Your Records

Nashville Area Habitat for Humanity seeks low-income families that are interested in partnering with us to own their own homes. We are specifically looking for families that have a demonstrated need for housing and who have the financial ability to own a home, even though they would not qualify for a traditional mortgage. ***We do not discriminate on the basis of race, sex, color, age, disability, religion, national origin, family status, marital status, or because all or part of income is derived from any public assistance program.***

Eligibility: In addition to income requirements, eligibility is determined through a process that assesses the need for housing, a family's ability to afford homeownership, and its willingness to fulfill all of the requirements related to being a Habitat Partner family. Some of these requirements are:

- paying up to \$2,500 in closing costs on the mortgage;
- attending homeownership preparation classes through our HomeWORKS program;
- learning about construction and home maintenance;
- assisting other Habitat Partner families in building their homes;
- assisting EVERY DAY during the building of their own homes; and
- being good ambassadors for Habitat in the community so this important work can continue.

Habitat Partner families work extremely hard for their homes.

Once you have reviewed our information and have decided that you want to continue, please fill out the attached questionnaire and return it to our office. *This questionnaire is the first of several steps in the process of being selected to be a Habitat Partner Family. The selection process may take up to 4 months.*

- We will review your questionnaire and access your credit report(s) if it appears that you may meet our basic requirements.
- **We will notify you by mail** if the information you provided and the information on your credit report indicate that homeownership through Habitat *might* be possible for your family. **We will also notify you if you do not qualify.**
- Families that appear to meet our requirements are invited to attend an **Application Orientation Meeting** where the program is discussed in detail and the application forms are handed out and reviewed.
- Once an application is submitted and complete, Habitat staff review it and make a recommendation to the Family Selection Committee based on the family's need for housing, ability to pay, and willingness to partner. **The Family Selection Committee decides which families to approve for partnership.**

Once approved as a Habitat Partner Family, families work toward meeting the additional requirements as listed above. When partnership requirements are met, the family is scheduled for homeownership.

Before you take the time to fill out this questionnaire, please answer the following questions for yourself. This will give you some idea about whether your family might qualify. If you think you qualify, please submit the questionnaire. The questionnaire is NOT the application. It is the first step in the application process.

<ul style="list-style-type: none"> • Has your family had steady income in the United States for at least two years? <input type="checkbox"/> yes <input type="checkbox"/> no • Have you or your co-applicant been in your main job for at least six months? <input type="checkbox"/> yes <input type="checkbox"/> no 	<p><i>If you answered "no" to either of these questions, please wait to submit a questionnaire until you have at least two years of steady income in the U.S. and have been in your current job for at least six months. Public assistance and disability benefits count as income.</i></p>
<ul style="list-style-type: none"> • Do you own a home now? <input type="checkbox"/> yes <input type="checkbox"/> no • Have you owned a home within the last three years? <input type="checkbox"/> yes <input type="checkbox"/> no 	<p><i>If you answered "yes" to either of these questions, you are not eligible for a Habitat home at this time. Nashville Area Habitat for Humanity provides opportunities for first time homeowners.</i></p>
<ul style="list-style-type: none"> • Have you or your co-applicant had a bankruptcy that has not been discharged or dismissed for at least one year? <input type="checkbox"/> yes <input type="checkbox"/> no 	<p><i>If you answered "yes" to this question, you are not eligible for a Habitat home at this time. While we work with many families with credit issues, we do not consider applicants with current or very recent bankruptcies.</i></p>
<ul style="list-style-type: none"> • If you are married and your spouse does not live with you (for example: you are married, but separated; your spouse lives in another state/country), is s/he willing/able to be present when homeownership documents are signed? <input type="checkbox"/> yes <input type="checkbox"/> no 	<p><i>If you answered "no" to this question, we will not be able to issue a legal deed to you and you need to wait to apply until your spouse is willing or able to be present at the signing of the real estate documents.</i></p>



Questionnaire

Please print clearly in INK. Fill in ALL sections.

Applicant Information: "Applicant" refers to the person who wants to be the homeowner.

Name: _____
First Middle Last Social Security Number Date of Birth

Mailing Address: _____
Street Apt. Number City State Zip

Preferred Phone: _____ home work cell

- Have you had steady income in the U.S. for at least 2 years (disability and public assistance count)? yes no
- Do you own a home now, or have you owned a home within the last 3 years? yes no
- Do you have a bankruptcy that has not been discharged within the last year? yes no

Main Employer: _____ How long have you worked here? _____

full-time part-time Number of hours worked each week: _____

Pay: _____ This pay rate is: hourly weekly every other week twice monthly monthly yearly

Co-Applicant Information: "Co-Applicant" refers to the person who will share home ownership. Your household may or may not have a "co-applicant".

Name: _____
First Middle Last Social Security Number Date of Birth

Mailing Address: _____
Street Apt. Number City State Zip

Preferred Phone: _____ home work cell

- Have you had steady income in the U.S. for at least 2 years (disability and public assistance count)? yes no
- Do you own a home now, or have you owned a home within the last 3 years? yes no
- Do you have a bankruptcy that has not been discharged within the last year? yes no

Main Employer: _____ How long have you worked here? _____

full-time part-time Number of hours worked each week: _____

Pay: _____ This pay rate is: hourly weekly every other week twice monthly monthly yearly

Additional Household Income (Monthly)

Monthly Debt Expenses for Applicant and Co-Applicant

OTHER Applicant Employment: \$ _____
(NOT listed above)

Rent amount: \$ _____

OTHER Co-Applicant Employment: \$ _____
(NOT listed above)

Car Payment(s): \$ _____

Employment income: all other household members over the age of 18 \$ _____

Credit Card Payments: (add all minimum payment amounts together) \$ _____

Child Support: \$ _____

Child Support Payments: \$ _____

AFDC / Families First: \$ _____

Student Loan Payments: \$ _____

Food Stamps: \$ _____

Other Scheduled Debt Payments: \$ _____
(add all minimum payment amounts together)

Other Income: \$ _____

Your Housing Need:

How many people would be living in your home? _____

Do you currently live in Public Housing? yes no

Do you currently receive Section 8 Rental Assistance? yes no

If you receive Section 8 rental assistance, are you a participant in the Family Self-Sufficiency Program? yes no

Briefly describe your current housing situation. Tell us what it is about your home that makes life more difficult for your family.

Your Willingness to Partner with Nashville Area Habitat for Humanity:

If your family is selected, are you willing to meet the requirements for Habitat Partner Families, including:

- paying up to \$2,500 in closing costs on the mortgage;
- attending homeownership classes through our HomeWORKS program;
- learning about construction and home maintenance;
- assisting other Habitat Partner families in building their homes;
- assisting EVERY DAY during the building of your own home; and
- being good ambassadors for Habitat in the community so this important work can continue?

yes, I am/we are willing to meet these requirements if selected for the program.

no, I am/we are not willing to meet these requirements.

How did you hear about the Habitat for Humanity program?

- | | |
|---|--|
| <input type="checkbox"/> Friend or Family Member | <input type="checkbox"/> TV, Newspaper, Magazine |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Another Agency |
| <input type="checkbox"/> Habitat Homeowner / Partner Family | Who? |
| Who? | <input type="checkbox"/> Other |
| | Where? |

Where did you get this questionnaire?

- | | |
|---|---|
| <input type="checkbox"/> Friend or Family Member | <input type="checkbox"/> Another Agency |
| <input type="checkbox"/> Nashville Area Habitat for Humanity Office | Who? |
| <input type="checkbox"/> Internet | <input type="checkbox"/> Habitat Homeowner / Partner Family |
| | Who? |

By signing and submitting this questionnaire, I/we request consideration for Nashville Area Habitat for Humanity's homeownership program. I understand that my credit report will be used to help determine my eligibility.

Applicant Signature

Co-Applicant Signature

DATE

Please return this questionnaire to: Nashville Area Habitat for Humanity, 1006 Eighth Avenue South, Nashville TN 37203; FAX) 615.254.4645; you will receive a written response.