

Frequently Asked Questions about Submitting an Application

Can you tell me if I meet a particular requirement? (Do I meet the income limits, etc.?)

We are unable to tell anyone if they qualify without an application. You can learn more by visiting our website, reading the Own a Habitat Home brochure, and by attending an Information Meeting. Sign up today by calling 615-254-4663 for Davidson, Dickson, and Cheatham Counties and 615-453-4539 for Wilson County. We do our best to provide general information about eligibility but please understand many factors are considered when we review your application that cannot be explained in a brochure.

Can I speak to someone to review my application?

Unfortunately, we may not be able to answer your individual questions during high volume times, so we are providing this list of frequently asked questions about applying. **If you feel you need to share additional information or explanations about your application, please include notes with your application.**

Can you help me fill out the application?

Due to a large volume of applications, we encourage you to ask a trusted friend, family member, case manager, social worker, or even someone at your bank to help you if you do not understand the application's questions or need help filling it in. Additionally, you will learn more by attending an Information Meeting. If you need an accommodation due to a disability, please let us know.

Do I have all my paperwork?

If you have included everything that applies to you on page C, then you have all the initial paperwork! We know it's a lot, but buying a home requires effort; we need this information to make a good decision about your application. We will decline applications that are not complete. If you are unsure whether you have provided the correct documents or answered a question correctly, do your best and provide notes to us about these. We will give consideration for your efforts. Some documents are explained further here.

I can't get my landlords or employers to complete their form, what should I do?

For landlords, please provide a written statement as to why your landlord will not or cannot complete the form. Then, if possible, provide a copy of your lease and proof of payments made.

For employers, they may tell you that they cannot complete the form because they use an automated verification system. A common one is called "The Work Number". In this case, your responsibility is to provide us with the employer code and a salary key. You may have to speak to your human resources department to understand how to get the salary key. Additionally, your supervisor will need to answer the question at the very bottom of the Verification of Employment regarding your ability to participate in the Habitat program compared to your work schedule. This process is explained on the Verification of Employment form.

What if I live with my family or friends? Should they complete the Verification of Housing form?

Yes. We may eventually ask you to provide proof of payments you make to your family/friends such as money orders, cancelled checks, bank transfers, or ATM withdrawals consistent with the amount you pay.

What if I did not file taxes in the last two years?

See page 23 of the application, "How to Get Tax-Related Documents." You will need to get a Verification of Non-Filing from the IRS.

When I try to order tax documents through www.irs.gov or their automated phone line, I only get the option to order the Tax Return Transcript and not the Wage and Income Transcript? What should I do?

Our best advice is to visit the IRS office in person. The address is 801 Broadway; hours are Monday-Friday, 8:30 a.m.-4:30 p.m.

What if my employer does not give me paystubs or I get paid in cash?

If you do not have a paystub because you get paid in cash, then you are probably not an *employee* but rather a *self-employed contractor*. You should follow the instructions for self-employed applicants. Otherwise, employers must provide their employees access to the details of their paystub. They may do this electronically, so you may have to use a computer to print them. Contact your human resources department to find out how to do that. You can use a computer at local libraries.

What if I do not have my permanent resident (green) card?

We require permanent residency or U.S. citizenship of all applicants. If you do not have a permanent resident card but have received notice that yours is approved and will be mailed shortly, you can turn in that notice and we will review it.

What if I do not work or have no income sources?

Income does not have to be from employment. You should provide documents showing other types of income you receive such as child support, social security, retirement, etc. However, if you or any other adult in the household does not receive income from any source, they should sign page 21 of the application, the Certification of No Income. This form must be notarized.

What if I have a court order for child support but the other parent never pays or is not consistent?

You must provide a copy of the court order. You must also provide a history of payment for the last six months (even if it shows there were no payments). This will come from the child support enforcement office's records, either by requesting it at their office or going online. If you receive monthly statements, you can also turn these in for six months.

What if I have any debts or collections on my credit?

If you have recently paid off, paid down, or settled items on your credit report, we highly recommend including proof of this with your application as credit reports do not update immediately. You can read more about the qualifications on our website, in the Own a Habitat Home brochure, and by attending an Information Meeting.

I'm married, but my spouse and I are separated (including if your spouse is in another country awaiting emigration to the U.S.). What should I do?

To move forward with an application, we will need information from your spouse, whether or not they will actually live in the home with you at some point in the future. Your spouse must sign a special affidavit (Habitat will give you this once you apply), provide proof of permanent residency or citizenship in the U.S., proof of their income (which may add to your total household income), and they must submit to a criminal background check. We will also require their physical presence in Nashville to sign certain documents when you buy your home. The affidavit your spouse will sign indicates their willingness to participate as described above. If your spouse is unwilling to do this or unable (e.g. they live out of town and cannot travel to Nashville, they are incarcerated, or you cannot find them), we will not be able to move forward with your application.

I am married and my spouse will live with me, but I do not want him/her to be a co-applicant. What should I do? If you are married and both spouses intend to live in the home and receive the benefit of Habitat homeownership, then both spouses must be applicants. Credit of both spouses will be considered and both will be required to partner with Habitat and complete sweat equity if approved.

I have something on my criminal background. Should I apply?

Please read the criminal background policy summary on page 13 and 14 of the application. If you are unsure of exactly how your former criminal charges ended or were classified, we suggest checking with the court system or your attorney. Otherwise, we are unable to tell anyone if they qualify without having received their application.

I'm not sure if my significant other (or any other person) will actually live with me if I get a Habitat home. Should I list them on the application?

You should do your best, based on what you know today, to list those who will live in your Habitat home at the time you move in. Understand that moving in your home will likely be about 12 months from when your application is accepted. If your expected household changes at any point during the application process or while you are in the program, you must let us know immediately.

I have a disability and do not think I can complete the sweat equity hours. What can I do?

Habitat will make accommodations for sweat equity hours for those who need it because of a disability. In most cases, we will find activities within your abilities. In some cases, we may allow you to have friends or family to donate hours. In that case, the friends/family will sign an agreement with Habitat and you to do so.

I'm interested in a particular location. What should I do?

You should attend an Information Meeting and check our website for the locations that are currently available (sometimes this may not be known). *However, applicants do not get to choose the final location, floor plan, lot, square footage, or features of their homes.* Expected locations will be discussed further with you once we evaluate your application and are moving it forward.

