



Homeownership Program Application

Thank you for your interest in Habitat for Humanity of Greater Nashville's homeownership program. Habitat for Humanity of Greater Nashville ("HFHGN" or "Habitat") is a local non-profit affiliate of Habitat for Humanity International serving **Davidson, Cheatham, Dickson, and Wilson Counties** in Tennessee. Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope. To fulfill its mission, Habitat makes homeownership possible for low-income households through affordable 0% APR mortgage loans to purchase homes built or renovated by Habitat. To be eligible, applicants must either be U.S. citizens or permanent residents, meet criminal background check requirements, and have a:

- **Housing Need**
- **Willingness to Partner with Habitat, and**
- **Ability to Afford Homeownership**

For more details about the program and qualifications, please visit our website, review our "Own a Habitat Home" brochure, and attend an **Information Meeting** to learn more!

The Information Meeting is highly recommended prior to completing this Homeownership Program Application and is required during the application process.

Application Submission Locations:

NASHVILLE/DAVIDSON

414 Harding Place, Suite 100
Nashville, TN 37211
615.254.4663

Mon – Fri: 8 a.m. to 5 p.m.

DICKSON RESTORE

223 Dickson Plaza Drive
Dickson, TN 37055
Tues – Sat: 9 a.m. to 5:30 p.m.

CHEATHAM

*Applications must be submitted
to the Nashville office.*

WILSON

606 East Main Street
Lebanon, TN 37087
615.453.4539
Mon – Fri: 8:30 a.m. to 4:30 p.m.

Visit our website at <https://www.habitatnashville.org/homeownership>

Information line: 615-254-4663 (press 1 for homeownership)



Steps to Start Your Application:

1. Attend an Information Meeting!

Visit <https://habitatnashville.org/apply> to sign up for an upcoming meeting.

You will learn more about the program, eligibility criteria, homes, application process, and paperwork. This meeting is required during the application process even if you submit paperwork first, and it must be attended within six months of submitting an application. Meetings are regularly held at the Nashville (Davidson County) and Lebanon (Wilson County) offices. Occasional meetings are held in Dickson and Cheatham County. If you are interested in Dickson or Cheatham County, you may also attend a meeting in Nashville. If you do not have access to the internet to sign up, call 615-254-4663.

2. Review the Self-Check questions on the next page.

3. Make sure we are accepting applications.

Check Habitat's website, <https://habitatnashville.org/apply>, or call 615-254-4663 (press 1 when prompted for homeownership information) to ensure that applications are currently being accepted for the county and areas you might be interested in. If known, the locations of homes available within each county will be noted on the website and the information line as well as discussed at current Information Meetings. This information is subject to change and exact home location is never guaranteed upon application submission.

4. Turn in the Application forms and documents.

READ CAREFULLY! You are applying for homeownership and it takes a lot of work. **Commit to this process!**

Collect and complete all required application forms and documents listed on Page D (see pages 23-24 for Frequently Asked Questions about these). How to submit your application:

- Nashville/Davidson applicants should follow the current instructions for submitting an application as stated at <https://habitatnashville.org/apply> or 615-254-4663.
- Cheatham County applicants should drop off or mail applications to the Nashville office.
- Dickson County applicants should drop off at the Dickson ReStore or mail to Nashville office.
- Wilson County applicants should mail to the Wilson office or call for an appointment to drop off.

No applications will be accepted via fax or email

5. Read pages 21-22 for explanation of what will happen after you submit your application and be prepared!

Self-Check — Should I Apply?

If you agree to all of the below statements, you may meet the basic criteria to qualify for a Habitat home. Additional criteria are listed at <https://www.habitatnashville.org/homeownership> and all eligibility will be reviewed when you apply.

- I have lived or worked in Habitat for Humanity of Greater Nashville's service area for the last 6 months (Davidson, Cheatham, Dickson, and Wilson Counties)
- I am a U.S. Citizen or Permanent Resident (green card holder)
- I have not owned a home in the last three years.
- I have had steady income for the last two years in the United States.
- I have recurring income of at least \$2000/month. (More income may be necessary depending on the houses and funding currently available and your personal situation.)
- My total household income is less than the maximum amount for my household size as listed at the website above (income limits are subject to change).
- I have been at my job (or jobs) for at least six months (or if self-employed, I filed this income on my last tax return).
- I pay most of my bills on time.
- I have or can save \$3000 in the next 9-12 months.
- I can pay off any collections, judgments, or charge-off accounts on my credit report in the next 9-12 months.
- If I've had a Chapter 13 bankruptcy, it has been satisfied, released, or dismissed for at least one year (or two years if it was a Chapter 7 bankruptcy).
- I'm willing to attend homeownership classes, volunteer at the Habitat ReStore and help build homes (unless a disability restricts this).
- If I am married, my spouse is applying with me OR, if separated, my spouse is willing and able to provide information about his/her income, submit to a background check, and to be physically present in Nashville to sign certain documents.
- If I or anyone in my household has had any arrests or convictions, I have reviewed pages 14-15 and feel I/we meet the background requirements.





◆ ◆ ◆ ◆ **REQUIREMENTS FOR SUBMITTING YOUR APPLICATION** ◆ ◆ ◆ ◆

If you do not follow these requirements, your application may be returned or declined.

Turn in ALL items on the checklist below **AT THE SAME TIME**.

All documents must be COPIES, not your originals. We cannot make copies for you.

Please be organized and place items in the order of this checklist with NO STAPLES.

- Application fee** - \$20 for each applicant is required when you apply. Exact cash, check, or money order only.
- Pages 1-19 of this packet completed** - Read instructions on each page carefully. Some forms must be completed by others (landlords, employers, household members, etc.) and some may not apply to you.
- Paystubs** – Most recent paystubs for each job held by any applicant or household member. Paystubs should include year to date earnings. Include all paystubs for the last month (i.e. 2 paystubs if paid bi-weekly or semi-monthly, 4 if paid weekly) – See bottom of this page if self-employed
- Other income** - If anyone in the household receives SSI, SSDI, SSA, disability, retirement, pension, alimony or other income not listed elsewhere, provide the most recent official documentation of the amount they receive.
- Child support court orders** – You must submit documentation for any open cases, even if it has not been paid recently. (This can be obtained from the court or it may be listed on monthly statements)
- Child support received** – Provide a six month payment history (even if it shows zero payments on a court order), available online or from the court. If you receive support that is not court ordered, include copies of receipts, bank deposits, or other documentation to show the amount you regularly receive. A notarized statement will NOT work.

*****If you do not have any of the below tax documents, see the IRS information included on page 21.*****

- Most recent filed tax return** or IRS tax transcripts for all applicants
- All W-2's and/or 1099's for the most recent year** or IRS Wage and Income transcripts for all applicants
- Proof of Permanent Legal Residency in the U.S.** for each applicant. Options include: U.S. Birth Certificate, U.S. Passport, Proof of U.S. Citizenship, Permanent Resident Card (green card), or provide the notice from Citizens and Immigration Services that Adjustment of Status to permanent resident has been granted and a card is being issued.
- Social Security Cards** for each applicant.
- State or U.S. Issued Photo Identification** for each applicant
- If you are SELF-EMPLOYED or a 1099 contractor**, you will not have paystubs. You must provide your last two tax returns including "Schedule C" or other pages that show your business income.
- Proof of old debt settlements/payoffs** - Provide these IF you have already settled any old debt (collections, judgments, charge-offs) that could show up with a balance when we pull your credit. If not, we can only assume these still need to be paid.

Homeownership Program Application

PLEASE PRINT CLEARLY. DO NOT USE PENCIL. Complete all sections and if something does not apply to your situation, please mark through it so that we know that you have considered the question and it does not apply.

Section A. Household Information:

Applicant and Co-Applicant Information	
<p>A co-applicant is someone who will share ownership of the home, responsibility for the mortgage, and who will also <u>live</u> in the home. Not everyone has a co-applicant. If you are married and intend to live together in the Habitat home, your spouse will be your co-applicant. If separated, please contact Habitat for additional information needed from your spouse.</p>	
<p>Please check the county you wish to apply for: <input type="checkbox"/> Davidson (Nashville) <input type="checkbox"/> Cheatham <input type="checkbox"/> Dickson <input type="checkbox"/> Wilson</p>	
Applicant Information	Co-Applicant Information
<p>Name: _____ <div style="display: flex; justify-content: space-around; width: 100%; font-size: small;"> First Middle Last </div> </p> <p>Preferred Name: _____</p> <p>Date of Birth (MM/DD/YYYY): _____</p> <p>Social Security # _____ - _____ - _____</p> <p>Marital Status: <input type="checkbox"/> married <input type="checkbox"/> unmarried (incl. single, divorced, widowed)</p> <p>Residency Status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other</p>	<p>Name: _____ <div style="display: flex; justify-content: space-around; width: 100%; font-size: small;"> First Middle Last </div> </p> <p>Preferred Name: _____</p> <p>Date of Birth (MM/DD/YYYY): _____</p> <p>Social Security # _____ - _____ - _____</p> <p>Marital Status: <input type="checkbox"/> married <input type="checkbox"/> unmarried (incl. single, divorced, widowed)</p> <p>Residency Status: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other</p>
Applicant Contact Information	Co-Applicant Contact Information
<p>Current Home Address: _____</p> <hr/> <p style="font-size: small; display: flex; justify-content: space-between;"><i>Street address</i> <i>Apartment #</i></p> <hr/> <p style="font-size: small; display: flex; justify-content: space-between;"><i>City</i> <i>Zip Code</i></p> <p>Mailing Address, if different: _____</p> <hr/> <p>Phone numbers: <i>Please check your preferred number.</i></p> <p style="text-align: right; font-size: small;">Okay to text/call?</p> <p><input type="checkbox"/> cell: (____) _____ <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p><input type="checkbox"/> home: (____) _____ <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p><input type="checkbox"/> work: (____) _____ <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Best time of day to call: _____</p> <p>E-mail address: _____</p> <p>Do you give consent for us to contact you via email regarding your application? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>What is your preferred language? _____</p> <p>Is there anyone else we may contact about your application? (Name, phone number or email)</p>	<p>Current Home Address: _____ Same as applicant: <input type="checkbox"/></p> <hr/> <p style="font-size: small; display: flex; justify-content: space-between;"><i>Street address</i> <i>Apartment #</i></p> <hr/> <p style="font-size: small; display: flex; justify-content: space-between;"><i>City</i> <i>Zip Code</i></p> <p>Mailing Address, if different: _____</p> <hr/> <p>Phone numbers: <i>Please check your preferred number.</i></p> <p style="text-align: right; font-size: small;">Okay to text/call?</p> <p><input type="checkbox"/> cell: (____) _____ <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p><input type="checkbox"/> home: (____) _____ <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p><input type="checkbox"/> work: (____) _____ <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>Best time of day to call: _____</p> <p>E-mail address: _____</p> <p>Do you give us consent to contact you via email regarding your application? <input type="checkbox"/> yes <input type="checkbox"/> no</p> <p>What is your preferred language? _____</p> <p>Is there anyone else we may contact about your application? (Name, phone number or email)</p>

Other Household Members

List **everyone** (other than the applicant and co-applicant) who would live in your Habitat home. You may include children you are expecting.

Income limits and number of bedrooms depend on the size and makeup of your household.

Name	Gender	Date of Birth	Age	Relationship to Applicant	Does this person receive income?
	<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> yes <input type="checkbox"/> no
	<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> yes <input type="checkbox"/> no
	<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> yes <input type="checkbox"/> no
	<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> yes <input type="checkbox"/> no
	<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> yes <input type="checkbox"/> no
	<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> yes <input type="checkbox"/> no
	<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> yes <input type="checkbox"/> no
	<input type="checkbox"/> M <input type="checkbox"/> F				<input type="checkbox"/> yes <input type="checkbox"/> no

If you need to list additional household members, please use the back of this page or attach the list.

Section B. Housing History:

Housing/Address History

Please provide addresses and dates of residence for everywhere you have lived for the last three years.

Verification of Housing forms included with this application packet must be completed for each residence in the last three years.

In the event that you have lived with friends or relatives during this time, your friend/relative will complete the form.

Applicant	Co-Applicant Information
<p style="text-align: center;"><u>Current Home</u> (Address listed on page 1)</p> <p>Move in date (mm/yy): _____</p> <p style="text-align: center;"><input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</p> <p>Do you receive income-based rental assistance?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p style="text-align: center;"><u>Current Home</u> (Address listed on page 1)</p> <p><input type="checkbox"/> Same as applicant (if so, skip to the next one)</p> <p>Move in date (mm/yy): _____</p> <p style="text-align: center;"><input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</p> <p>Do you receive income-based rental assistance?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p style="text-align: center;"><u>Previous Home</u> (if less than 3 years at current)</p> <p>Address: _____</p> <p style="text-align: center;"><input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</p> <p>Move in (mm/yy): _____ Move out (mm/yy): _____</p> <p>Did you receive income-based rental assistance?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p style="text-align: center;"><u>Previous Home</u> (if less than 3 years at current)</p> <p><input type="checkbox"/> Same as applicant</p> <p>Address: _____</p> <p style="text-align: center;"><input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</p> <p>Move in (mm/yy): _____ Move out (mm/yy): _____</p> <p>Did you receive income-based rental assistance?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p style="text-align: center;"><u>Previous Home</u> (if less than 3 years at current)</p> <p>Address: _____</p> <p style="text-align: center;"><input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</p> <p>Move in (mm/yy): _____ Move out (mm/yy): _____</p> <p>Did you receive income-based rental assistance?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p style="text-align: center;"><u>Previous Home</u> (if less than 3 years at current)</p> <p><input type="checkbox"/> Same as applicant</p> <p>Address: _____</p> <p style="text-align: center;"><input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other</p> <p>Move in (mm/yy): _____ Move out (mm/yy): _____</p> <p>Did you receive income-based rental assistance?</p> <p style="text-align: center;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p>

Please use the back of this page if you need to list more addresses in the last 3 years.

Section C — Household Income & Resources:

Current Employment and Earned Income

Please fill out an employment income section below for each job currently held by the applicant, co-applicant, or any adult household member. Include “cash” or “side” jobs like babysitting, hair/nails, Uber/Lyft, etc. as self-employment and estimate income as best as you can.

Job 1

EMPLOYEE IS Applicant Co-applicant Household member (name): _____

COMPANY NAME _____ CITY, STATE _____

SUPERVISOR NAME _____ PHONE NUMBER _____

WORK SCHEDULE (Please describe the days of the week and times that you work): _____

START/HIRE DATE (month/year): ____/____/____ TYPE OF WORK (check all that apply): full time part time temporary self-employment/contract

IF PAID ON AN HOURLY BASIS: \$ _____ per hour. NUMBER OF HOURS PER WEEK: _____

ESTIMATED AMOUNT OF OVERTIME: Never or very rarely Weekly: ____ hours Monthly: ____ hours Other (explain): _____

IF PAID ON A SALARY BASIS (no changes based on hours worked), how much is your gross salary before any deductions? _____

Every (choose one): Week Two weeks Semi-monthly Monthly Annually

DO YOU RECEIVE bonuses, commissions, tips, shift differential or any other additional income from this employer? yes no

If so, please describe the amount and frequency. _____

Job 2

EMPLOYEE IS Applicant Co-applicant Household member (name): _____

COMPANY NAME _____ CITY, STATE _____

SUPERVISOR NAME _____ PHONE NUMBER _____

WORK SCHEDULE (Please describe the days of the week and times that you work): _____

START/HIRE DATE (month/year): ____/____/____ TYPE OF WORK (check all that apply): full time part time temporary self-employment/contract

IF PAID ON AN HOURLY BASIS: \$ _____ per hour. NUMBER OF HOURS PER WEEK: _____

ESTIMATED AMOUNT OF OVERTIME: Never or very rarely Weekly: ____ hours Monthly: ____ hours Other (explain): _____

IF PAID ON A SALARY BASIS (no changes based on hours worked), how much is your gross salary before any deductions? _____

Every (choose one): Week Two weeks Semi-monthly Monthly Annually

DO YOU RECEIVE bonuses, commissions, tips, shift differential or any other additional income from this employer? yes no

If so, please describe the amount and frequency. _____

Job 3

EMPLOYEE IS Applicant Co-applicant Household member (name): _____

COMPANY NAME _____ CITY, STATE _____

SUPERVISOR NAME _____ PHONE NUMBER _____

WORK SCHEDULE (Please describe the days of the week and times that you work): _____

START/HIRE DATE (month/year): ____/____/____ TYPE OF WORK (check all that apply): full time part time temporary self-employment/contract

IF PAID ON AN HOURLY BASIS: \$ _____ per hour. NUMBER OF HOURS PER WEEK: _____

ESTIMATED AMOUNT OF OVERTIME: Never or very rarely Weekly: ____ hours Monthly: ____ hours Other (explain): _____

IF PAID ON A SALARY BASIS (no changes based on hours worked), how much is your gross salary before any deductions? _____

Every (choose one): Week Two weeks Semi-monthly Monthly Annually

DO YOU RECEIVE bonuses, commissions, tips, shift differential or any other additional income from this employer? yes no

If so, please describe the amount and frequency. _____

If you have any other additional Jobs to add, please make a copy of this page.

Prior Employment History

Please list all other jobs held by the applicant and/or co-applicant in the last two years (include seasonal or part-time jobs held at the same time as your current job).

Former Employee	Former Company Name, City and State	Type of work (check all that apply)	Start date (month/year)	End date (month/year)
<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant		<input type="checkbox"/> full time <input type="checkbox"/> part time <input type="checkbox"/> temporary/seasonal <input type="checkbox"/> self-employment/contract		
<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant		<input type="checkbox"/> full time <input type="checkbox"/> part time <input type="checkbox"/> temporary/seasonal <input type="checkbox"/> self-employment/contract		
<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant		<input type="checkbox"/> full time <input type="checkbox"/> part time <input type="checkbox"/> temporary/seasonal <input type="checkbox"/> self-employment/contract		
<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant		<input type="checkbox"/> full time <input type="checkbox"/> part time <input type="checkbox"/> temporary/seasonal <input type="checkbox"/> self-employment/contract		
<input type="checkbox"/> Applicant <input type="checkbox"/> Co-applicant		<input type="checkbox"/> full time <input type="checkbox"/> part time <input type="checkbox"/> temporary/seasonal <input type="checkbox"/> self-employment/contract		

If needed, use the back of this page to list more current or previous employers.

Other Monthly Household Income and Resources

Please indicate monthly amounts that the applicants or anyone in the household receives for the types of income below. It is extremely important to disclose and document all household income. Under certain circumstances, we may not have to count certain sources of income, but we need to be aware of it. Our income limits are strict due to the nature of our program and funding sources. Therefore, if undeclared income is discovered, the application will be declined.

Note: Court ordered child support and alimony must be included in this section (even if it is not paid).

Income Source	Applicant	Co-Applicant	Other Household Members	Additional Questions/Explanation
Child Support (total for all children)	\$	\$	\$	Is this court-ordered? <input type="checkbox"/> yes <input type="checkbox"/> no How much is the monthly court order? \$ _____
Alimony	\$	\$	\$	Is this court-ordered? <input type="checkbox"/> yes <input type="checkbox"/> no How much is the monthly court order? \$ _____
Social Security	\$	\$	\$	When did this income begin?
SSI	\$	\$	\$	When did this income begin?
Disability	\$	\$	\$	When did this income begin?
TANF/Families First	\$	\$	\$	When will this income end?
Food Stamps	\$	\$	\$	Next recertification date: _____
Regular financial support from others	\$	\$	\$	Explain:
Other	\$	\$	\$	Explain:

If needed, use the back of this page to list other sources of income.

Other Assets - Answer the following regarding valuable assets that you or the co-applicant own.

Do you currently own any of the following:

Home, Land, or Property	<input type="checkbox"/> yes <input type="checkbox"/> no
Mobile Home	<input type="checkbox"/> yes <input type="checkbox"/> no
Recreational vehicle (boat, ATV, motorcycle)	<input type="checkbox"/> yes <input type="checkbox"/> no
Timeshare	<input type="checkbox"/> yes <input type="checkbox"/> no
Washer/Dryer	<input type="checkbox"/> yes <input type="checkbox"/> no
A business (even as a part owner)	<input type="checkbox"/> yes <input type="checkbox"/> no

Do you own automobiles? (Cars, Trucks, Vans, etc.) yes no

Please list each vehicle with year, make, and model (i.e. 1999 Toyota Camry)

1. _____
2. _____
3. _____

Do you have any other assets of significant value (gold, cash at home, inheritance, etc.)? yes no

If yes, please explain each below.

Type _____ Value \$ _____

Type _____ Value \$ _____

If needed, use the back of this page to list other vehicles or assets.

Financial/Bank Accounts

List all of the accounts of the applicant and co-applicant whether individual or joint accounts. Include joint accounts with others or children. Include all bank accounts (checking and savings), Certificates of Deposit, retirement savings, and escrow or Individual Development Account (IDA). **If you receive income on a prepaid card, please list the card as an "account".**

Note: An "escrow" or "IDA" account is a special matched savings account set up through certain programs to provide assistance with education, business start-up, or homeownership. Not everyone has one of these accounts.

Check here if you have no accounts or prepaid cards and manage your income solely in cash.

Type of Account (checking, savings, CD, retirement, prepaid, escrow/IDA, etc.)	Name of Bank or Financial Institution	All names on the account	Account Number (last four digits)	Current Balance
				\$
				\$
				\$
				\$
				\$

If needed, use the back of this page to list other accounts.

Section D: Household Expenses & Debts

Current Monthly Bills and Expenses

For each expense that your household has, please list a monthly estimate of what each item costs your household. Some of these expenses are not true monthly expenses, for example, you may not have medical or clothing expenses each month. In this situation, we ask that you make a yearly estimate of what your family has to spend on this item and then divide that number by twelve (12) to figure a monthly budget amount. Debts and loan payments will be listed on the next page.

<u>Regular Bills</u>	<u>Monthly Amount</u>	<u>Other Expenses</u>	<u>Monthly Amount</u>
Rent	\$	Groceries	\$
Water	\$	Household supplies (cleaning, diapers, etc.)	\$
Electricity	\$	Clothing	\$
Gas (for your home)	\$	Eating Out	\$
Home Phone	\$	Personal (haircuts, nails, etc)	\$
Cell Phones	\$	Laundry/Dry Cleaning	\$
Cable or other TV services	\$	Cigarettes	\$
Internet	\$	Entertainment	\$
Security System	\$	Pet Care (food, veterinarian, etc.)	\$
Renter's Insurance	\$	Gifts (birthdays, holidays, etc.)	\$
Car Insurance	\$	School tuition or supplies	\$
Life Insurance	\$	Vacation/Travel	\$
Health Ins. (if not at work)	\$	Gasoline (for your cars)	\$
Childcare (include summer)	\$	Regular vehicle maintenance	\$
Gym memberships	\$	Car repairs	\$
Dues/Subscriptions	\$	Bus pass/paying a friend for transportation	\$
Other - _____	\$	Medical (medicine, vision, doctor visits, etc.)	\$
Other - _____	\$	Giving (church, charity, etc.)	\$
Other - _____	\$	Other - _____	\$
Other - _____	\$	Other - _____	\$

Debts, Loans, and other Credit Accounts

List all debts, loans, and credit accounts that the applicant and co-applicant have including loans you have co-signed with anyone else, whether or not you make the actual payment. You can list multiple similar loans in the same box, just write more than one balance and monthly payment within the box or use the back of this page (i.e. two car loans).

This also includes old debts such as collections, charged-off accounts, repossessions (with a balance owed), judgments, and liens. You may not be aware of all of your old debts unless you have reviewed your credit report.

Type of Debt	Name of Lender/s, Creditor/s	Current Balance	Estimated Payoff Date (MM/YY)	Regular Payment Amount (if any)	How Often Paid?
Car Loans		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Credit Cards		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Student Loans (including deferred)		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Other Loans – (cash, payday, personal, title, furniture rental, etc.)		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Child Support (that you pay)		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Alimony (that you pay)		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Garnishments		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Collections, Charged-off, Repossessions		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Judgments/Liens		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____
Other		\$		\$	<input type="checkbox"/> monthly <input type="checkbox"/> bi-weekly <input type="checkbox"/> other _____

HFHGN requires that all old, bad debt (judgments, liens, collections, charged off accounts, repossessions, etc.) be settled before an applicant can become a homeowner AND must be under \$2000 total at the time of application. If you have old debts, what is your plan for settling this debt within approximately 12 months? (Note: An additional \$2000 of medical collections may be accepted if you have a payment plan set up with the collectors.)

Have you ordered a copy of your own credit report? yes no (You do not need to provide this to Habitat.)
 Are you working with a financial counselor? yes no If so, who? _____

Please use the back of this page to list additional debts, loans, or credit accounts.

Section E: Housing Need

Housing Need

Housing need is one of Habitat’s three primary selection criteria. Your housing need will be verified during a home visit by our Homeowner Selection Committee once other aspects of your application have been reviewed. This is not a surprise visit and will be discussed and scheduled with you first.

Please answer the following questions about your current home.

Do you currently live with anyone other than the people listed on this application? yes no

If yes, who? _____

Do they rent or own the home you live in? rent own other

What do you pay to live there? (check all that apply) rent utilities other nothing

Do you currently live in temporary home such as an emergency shelters or transitional housing programs? yes no

Are you facing eviction or the nonrenewal of your lease? yes no

Have you recently applied for other housing programs or a mortgage loan? yes no

If yes, were you approved? yes no

If you answered yes to any of these questions, please include further explanation at the bottom of this page.

Privacy / Sleeping Space:

Number of bedrooms you have in your current home (circle one): 1 2 3 4 5

Does anyone have to sleep in space other than a bedroom? yes no

Condition of the Home:

Does your home have any problems that you consider to be hazardous to your health or safety (examples: mold, bugs, electrical problems, broken stairs, etc.)? yes no

Are your home’s mechanical and weatherproofing systems functioning properly (examples: plumbing, heating/cooling, refrigeration, roofing, windows, etc.)? yes no

Does your landlord respond to requests for maintenance within an appropriate time frame? yes no

Special Housing Needs / Functional Issues:

Do you or a family member have accessibility needs that are not met by your current house (for example, you need hand rails, ramps, wider doors and other aids)? yes no

If you need custom accessibility features for your home, are you willing and able to provide a doctor or other professional’s statement so that the construction feasibility and associated cost may be evaluated? yes no not applicable

Neighborhood/Safety:

Do you have concerns about safety in your neighborhood? yes no

If so, please explain:

Overall, please describe why you have a need for Habitat homeownership. How would owning a Habitat home improve your life? Use the back or attach an additional page if necessary.

Section F. Ability and Willingness to Partner with Habitat for Humanity:

Willingness to partner is a foundational element of the Habitat program. While housing need and ability to afford homeownership are very important factors, the willingness to partner is also a critical element to becoming a successful Habitat homeowner. Relationships that develop between potential homeowners, volunteers, staff, sponsors and Habitat relate directly to our long-term ability to provide quality, affordable homeownership. A good partnership is one where all involved understand their respective roles and fulfill them wholeheartedly with honesty and integrity.

Sweat equity is Habitat’s most valuable tool in building a partnership with potential homeowners. The term *sweat equity* means the hands-on involvement of potential homeowners in the construction of their own homes, participation in homeownership classes, and other Habitat and community activities. Sweat equity is a potential homeowner’s physical and emotional investment in the mission of Habitat and their home. Sweat equity is not a simple programmatic requirement, nor is it in any way meant to be a test for potential homeowners to pass or fail. Rather, sweat equity is designed to meet three important goals: 1) partnership, 2) pride in homeownership, and 3) development of skills and knowledge.

The following is a list of questions that need a response from both the applicant and co-applicant.

If you have concerns about these, we recommend attending an Information Meeting to learn more before you fill out this section.

	Applicant	Co-Applicant
<p>Are you “willing to partner” with Habitat? This includes, but is not limited to, attending an Information Meeting, completing paperwork within deadlines given, attending an interview with Habitat staff, allowing the Homeowner Selection Committee to conduct a home visit, meeting criminal background and sex offender requirements, cooperating positively with Habitat staff and volunteers, and neither omitting nor giving false information at any time (including failure to report changes to your situation in a timely manner). It also means serving as an ambassador for Habitat and establishing a positive, interactive, appreciative relationship with Habitat staff, sponsors, volunteers, and other future homeowners to promote Habitat’s mission.</p>	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<p>Have you attended an Information Meeting within the last six months? If yes, when? (date) _____</p>	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<p>Are you willing and able to earn sweat equity? This includes attending classes, working with a budget coach to improve your finances, building yours and other’s homes and other volunteer activities. Single applicants will earn a total of 200 hours and households with two or more applicants will earn a minimum of 280 hours. Classes are held on Tuesday and Thursday evenings from 6:00 – 8:00 p.m. and on Saturdays, all of which must be attended. It will take several months to complete the full schedule of classes (different class times may be scheduled for Dickson, Cheatham, and Wilson Counties). Construction generally occurs on weekends (both Saturdays and Sundays). All approved applicants will be required to attend these. Consider your ability to participate in these activities including your transportation, work schedule, school/other activities and childcare as applicable.</p>	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<p>Homes Available – Habitat only has homes available in certain areas and you may be matched with either a new or renovated home. This decision will be based upon availability of homes in the next 9-18 months, affordability, and Habitat’s funding sources. Are you willing to accept that you may not choose the location of the home, its size or features, and whether it is new or renovated?</p>	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<p>Accommodations – If you are unable to complete the standard sweat equity requirements due to physical or other limitations including conditions that may endanger the health and safety of others, are you willing to provide reasonable documentation of the limitation (i.e. doctor’s note) and work with Habitat to create an alternate plan for earning sweat equity hours?</p>	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
<p>Closing Costs: Habitat requires applicants to pay a portion of the closing costs on their mortgage loans at approximately \$3000. What is your plan for saving this amount within approximately 9-12 months (write your answer below)? (i.e. savings from paychecks, tax refund, IDA/escrow account, donations from friends/family). If you hope to save from your paycheck monthly, what is reasonable in your budget? You may be required to make at least \$50 monthly payments during partnership, but this will not be enough on its own.</p>		

Section G. Declarations:

Declarations		
<p>The following is a list of questions that need a response from both the applicant and co-applicant.</p> <p>If you answer “yes” to any of these questions, it does not necessarily mean that you do not qualify, it means that certain rules may apply and we may request further documentation after reviewing your application.</p>		
	Applicant	Co-Applicant
Have you applied for a Habitat home before? If yes, when and where? _____	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Have you ever owned a Habitat home? If yes, when and where? _____	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Have you owned any home or held a mortgage within the last three years? Note: This includes being a co-signer on a mortgage loan.	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
If you owned a home before, was it foreclosed upon? If so, when? _____	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> n/a	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> n/a
Have you ever been evicted from your home? Month / Year: _____	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Have you filed bankruptcy in the last 7 years? <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Have you ever been, or are you now, involved in a lawsuit? If yes, indicate: <input type="checkbox"/> Involved now <input type="checkbox"/> Not involved now, but was before	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
Have you had property repossessed (car, furniture, etc.) in the last 7 years? If so, indicate month and year: _____	<input type="checkbox"/> yes <input type="checkbox"/> no	<input type="checkbox"/> yes <input type="checkbox"/> no
If you are receiving child support, alimony, or separate maintenance income, do you wish for it to be considered when evaluating your ability to repay a mortgage loan?	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> n/a	<input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> n/a

Section H. Marketing:

<p>How did you hear about the Habitat for Humanity program? (Check all that apply)</p> <p><input type="checkbox"/> Habitat Homeowner <input type="checkbox"/> Facebook <input type="checkbox"/> Friend or Family Member <input type="checkbox"/> Instagram <input type="checkbox"/> Internet <input type="checkbox"/> Twitter <input type="checkbox"/> Social Service, Non-profit, Gov't Agency <input type="checkbox"/> Other Social Media <input type="checkbox"/> TV <input type="checkbox"/> Radio <input type="checkbox"/> Newspaper/Magazine <input type="checkbox"/> Other</p>	<p>Where did you get your application?</p> <p><input type="checkbox"/> Habitat for Humanity Office <input type="checkbox"/> Mailed to me from Habitat Office <input type="checkbox"/> Internet <input type="checkbox"/> Friend or Family Member <input type="checkbox"/> Social Service, Non-profit, Gov't Agency <input type="checkbox"/> Other</p>
<p>If you were referred by a current Habitat homeowner, please tell us their name so we can thank them!</p>	
<p>If you were referred by another agency, case manager, or social worker, please tell us who.</p>	
<p>Have you attended a meeting about Habitat at another agency? If so, please tell us when/where.</p>	

We are pledged to the letter and spirit of the 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, sexual orientation, gender identity, or national origin.



AGREEMENT AND AUTHORIZATION

Please read carefully. Both applicant and co-applicant are required to read and sign this page in order for the application to be considered.

- I understand that in signing this application, I am authorizing Habitat for Humanity of Greater Nashville (HFHGN or Habitat) to evaluate my ability to afford a monthly mortgage payment and other expenses of homeownership, my need for a Habitat home, and my willingness to partner with HFHGN according to its partnership requirements.
- I understand that the evaluation will include a credit check; verification of household income, employment, and residence; a criminal background check on all household members age 18 and older; sex offender registry check on all household members age 14 and older, and requests for other pertinent information about me and hereby give my consent for relevant parties to release this information to HFHGN.
- I understand that if I provide false information or omit material information, during the selection or partnership processes, my application will be declined or I may be de-selected from Habitat partnership. Material information includes but is not limited to statement of household members, marital status, income sources, assets, expenses, debts, and criminal/juvenile delinquent history.
- I understand that if I fail to report changes, during the selection or partnership process, to my marital status, income, debt, expenses, household members, criminal/juvenile delinquent history of household members, or any other material information in a timely manner, the application may be declined or I may be de-selected from Habitat partnership.
- I have answered all the questions on this application truthfully.
- I have disclosed all of the household income and assets owned by the applicant and co-applicant.
- I understand that HFHGN reserves the right to refuse to partner with any individual, as recommended by the Homeowner Selection Committee or the Executive Committee of HFHGN's Board of Directors.
- I understand that this application and all supporting documents turned in will become the property of HFHGN and will not be returned to me, and that HFHGN will keep the application on file for 25 months after a decision is made. I understand this application and accompanying documents will not be reused for future applications if I am declined or withdraw my application.

Applicant Signature

Date

Co-applicant Signature

Date



Under The Federal Equal Credit Opportunity Act, Fair Housing Law and Consumer Credit Protection Act: We do not discriminate on the basis of race, sex, color, age, disability, religion, national origin, family status or marital status, or because all or part of income is derived from any public assistance program.

RIGHT TO RECEIVE COPY OF APPRAISAL

We may order an appraisal or other property valuation to determine the property's value and charge you for this appraisal. Upon completion of the appraisal or other valuation, we will promptly provide a copy to you, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost. Based on the HFHGN application and program processes, an appraisal is not ordered until a property is identified and assigned to you and is in the process of being built or renovated. This typically occurs months after selection for partnership.



Attachment A: Applicant Voluntary Information

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 the 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 not furnish it. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname.

If you do not wish to furnish the above information, please check the box below. (Lender reviews the information on this form to assure that disclosures satisfy all statutory lender requirements.)

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black or African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi-Racial (specify) _____	Race: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black or African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi-Racial (specify) _____
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non Hispanic or Latino
Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male	Gender: <input type="checkbox"/> Female <input type="checkbox"/> Male
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (including single, divorced, and widowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (including single, divorced, and widowed)

For office use only; to be completed by Habitat for Humanity of Greater Nashville:	
This application was taken: <input type="checkbox"/> In Person <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone	Received by (print or type name): _____ Signature: _____ Date: _____



Attachment B: Privacy Statement

At Habitat for Humanity of Greater Nashville we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer-reporting agency.

Habitat for Humanity of Greater Nashville employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. Habitat for Humanity of Greater Nashville has no affiliates or marketing experts with whom we share personal information.

Applicant Signature

Date

Co-applicant Signature

Date



Attachment C: Notice of Sex Offender Registry and Criminal Background Check Policies

As a ministry, Habitat for Humanity of Greater Nashville (HFHGN) values the safety of children, our employees, volunteers, and the families we serve. We want to take prudent measures to protect our human and material resources. Therefore, HFHGN has set a policy to require sex offender registry and criminal background checks of all applicants and household members who may be selected to become Habitat partner families and homeowners. This Sex Offender Registry and Criminal Background Check Policy considers an applicant's history that may have an impact on the applicant's ability to pay, willingness to partner, or that may pose a risk to HFHGN, its staff, volunteers, contractors, agents, or others in the community.

Notice to Applicants and Household Members:

- All applicants and household members age 14 and older are subject to sex offender registry checks.
- All applicants and household members age 18 or older are subject to criminal background checks. While only adults may be screened through a third party criminal background screening service, juvenile adjudications (that are open to public inspection) for any applicant or household member, whether currently a minor or adult, are covered under this policy. *Juvenile adjudications* that are open to public inspection in Tennessee include first degree murder, second degree murder, rape, aggravated rape, rape of a child, aggravated robbery, especially aggravated robbery, kidnapping, aggravated kidnapping, or especially aggravated kidnapping and the attempt to commit those offenses, but juvenile adjudications open to public inspection from any state are relevant to this policy. HFHGN has the right to conduct criminal background checks on any member of the applicant household over the age of 14.
- Any applicant or household member who does not consent to a sex offender registry or criminal background check will disqualify the entire household from being selected for partnership with HFHGN.
- Unless a divorce is proven imminent, an applicant's separated spouse is considered a household member and is subject to sexual offender registry checks and criminal background checks in the same manner as household members.
- All applicants and household members **must disclose** convictions, diversions, guilty and nolo contendere pleas, and/or juvenile adjudications (that are open to public inspection) occurring *at any time in the past*. Failure to disclose these will disqualify an application.
- All applicants and household members **must disclose** arrests, charges, petitions and/or active probations or parole statuses in the last 12 months. Failure to disclose these will disqualify an application.
- HFHGN's policy determines what conditions render an application ineligible including, but not limited to, the list below. Full policy information is available upon request.
 - Presence on a *sex offender registry* or convictions, adjudications, diversions, guilty or nolo contendere pleas for an offense that would constitute a *Class A felony* in the State of Tennessee.
 - Convictions, adjudications, diversions, guilty or nolo contendere pleas for *felony offenses other than Class A* that have occurred in the last ten years.
 - Convictions, adjudications, diversions, guilty or nolo contendere pleas for an offense that would constitute a *Class A misdemeanor* in the State of Tennessee that have occurred in the last five years.
 - Convictions, adjudications, diversions, guilty or nolo contendere pleas for misdemeanors other those considered Class A in the State of Tennessee that have occurred in the last five years may be disqualifying if HFHGN determines, in its sole discretion, that the offense has the potential to affect the right to peaceful enjoyment of the neighborhood by others living in the applicant's prospective community or that threatens the health, safety, or welfare of HFHGN, its staff, volunteers, partner families, contractors, and agents, or others living in the applicant's prospective community.
 - Arrests, charges, or petitions against any member of the applicant household, whether convicted, adjudicated, or not, involving any of the offenses listed above, and occurring in the last twelve months.
 - Probation or parole sentences must have been completed satisfactorily for one year. Documentation may be required.
 - Failure to disclose any of the above will disqualify an application.
- This policy remains in effect throughout the HFHGN partnership, from selection to the purchase of the home.

Definition of Household:

- For the purposes of Sex Offender and Criminal Background Check Policy used for selection into the Habitat program, household member is defined as those listed on the Application for Housing who intend to reside in the Habitat home and separated spouses whether or not they intend to live in the Habitat home. If selected into the Habitat program, applicants must immediately notify HFHGN of any household changes prior to the purchase of the home. Applicants who provide false information regarding household members at any point in the selection process or Habitat partnership will be declined.
- When an applicant is selected and successfully completes the Habitat program, they will purchase the home and sign deeds of trust that will contain language regarding default (foreclosure) if there is criminal or juvenile delinquent activity. *In summary*, the deeds of trust state that it is a default if any member of the Borrower’s (or homeowner’s) household, a guest, or other person under the Borrower’s control commits criminal or juvenile delinquent activity or engages in abuse of alcohol or controlled substances in a manner that threatens the health, safety or right to peaceful enjoyment of the neighborhood by others residing in homeowner’s neighborhood. (Complete Deed of Trust language is available upon request.)
- Per the deeds of trust, household is defined as, “any dependent, family member, spouse, boyfriend/girlfriend, or any other person whom Lender [HFHGN] reasonably believes to be residing on the Property. Factors that Lender shall consider when determining whether someone is a member of Borrower’s household shall include, but are not limited to: (1) the persons’ subjective or declared intent to remain in the household either permanently or for an indefinite or unlimited period of time; (2) the formality or informality of the relationship between the person and the other members of the household; (3) whether the place where the person lives is in the same house or in the same neighborhood; (4) whether the person asserting residence in the household has another place of lodging; and (5) the age and self-sufficiency of the person alleged to be a resident of the household. A person “under Borrower’s control” is any person whom Borrower has permitted access to the Property. See *Department of Housing v. Rucker*, 535 U.S. 125, 122 S. Ct. 1230 (2002), which upheld a federal statute.

I/we acknowledge receipt of this Notice regarding HFHGN’s Sex Offender and Criminal Background Policies used during the selection process for Habitat partnership as well as notice regarding criminal and juvenile delinquent activity default language in the deeds of trust should I/we be selected and complete the purchase of a Habitat home. I/we acknowledge that I have notified all household members age 14 and older of these policies. I/we have truthfully disclosed all persons who intend to live in our Habitat home at this time. Should I/we be selected for partnership, I/we will notify HFHGN immediately upon any changes to our household and consent to any applicable sex offender or criminal background checks before the purchase of the home.

Applicant Name (print)

Date

Applicant Signature

Co-Applicant Name (print)

Date

Co- Applicant Signature



Attachment D: Sex Offender Registry and Criminal Background Check Consent and Disclosure Form

*This form must be completed individually for each applicant and household member **age 14 or older**.
Please make copies of the blank form for additional applicants or household members.*

Have you ever, **at any time in the past**, had a conviction, diversion, or juvenile adjudication for a felony or misdemeanor offense or plead guilty or nolo contendere (no contest) to a felony or misdemeanor offense? Please note that some traffic offenses and DUI's are misdemeanors.

Yes No Unsure

Have you been arrested, charged, or petitioned against in the last 12 months?

Yes No Unsure

Have you been on probation or parole within the last 12 months?

Yes No Unsure

Are you a registered sex offender?

Yes No Unsure

I understand that as a part of my application or the application of my household member or spouse to Habitat for Humanity of Greater Nashville's (HFHGN) homeownership program that I am subject to Sex Offender Registry and Criminal Background Checks. I hereby give my consent to such checks and acknowledge that I have answered the above questions truthfully and completely to the best of my knowledge. I understand that failure to consent to such checks or misrepresentation of the above information may disqualify the application. I further agree to inform HFHGN if the answer to any of the questions above changes at any time before the purchase of the Habitat home.

Applicant or Household Member Name (print)

Date

Applicant or Household Member Signature

If this form is for a minor household member age 14-17, their legal guardian must sign acknowledging the above information.

Legal Guardian Name (print)

Date

Legal Guardian Signature



Attachment E: Applicant Affidavit

*All applicants must complete this form and have it notarized.
Please make a copy of the blank form for additional applicants.*

STATE OF TENNESSEE

COUNTY OF _____

Personally appeared before me, the undersigned officer duly authorized to administer oaths,
_____ (“Applicant”), who being duly sworn according to law, deposes and says on oath
as follows:

- (1) Applicant is completing the Habitat for Humanity of Greater Nashville (“Habitat”) Homeownership Program Application (the “Application”);
- (2) Applicant is (check one): ____ married; or
____ unmarried;
- (3) Applicant is currently present in the United States, and meets one of the following criteria:
 - (a) Citizen of the United States;
 - (b) Lawful Permanent Resident of the United States (recipient of a “Green Card”);
 - (c) Approved by the U.S. Citizenship and Immigration Services to receive Lawful Permanent Resident Status (“Green Card”), but have not yet received an official “Green Card”;
- (4) Applicant will be present in Nashville, Tennessee at the time of closing on the Habitat home if selected as a Habitat homeowner. Applicant will personally execute all closing documents required for the purchase of the Habitat home, and will not permit documents to be executed by another individual through a Power of Attorney;
- (5) All information provided by Applicant on the Homeownership Program Application is true, correct, and complete;
- (6) This Affidavit is made to induce Habitat to consider Applicant for selection as a Habitat homeowner.

Sworn to and subscribed before me,

this ____ day of _____, ____.

Notary Public

Applicant Signature

My Commission Expires:

Applicant Printed Name

[Notary Seal]



Attachment F: EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: FTC Regional Office for the Southeast Region, Suite 1500, 225 Peachtree Street NE, Atlanta, GA 30303 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant Name (print)

Date

Applicant Signature

Co-Applicant Name (print)

Date

Co- Applicant Signature



Verification of Housing/Rent

*This form must be completed by landlords for all residences of the applicants in the last three years.
Please make copies as needed.*

Applicant – Please complete the top section of this form and then give it to the landlord.

Name of all Lease Holders (print): _____

Current/Former (circle one) Address being verified: _____

Tenant’s Signature

Date

The remainder of this form should be completed by the landlord only:

This current/former tenant has applied to build a home in partnership with Habitat for Humanity of Greater Nashville. As part of the application process, his/her residency and rent payment history have to be verified. If the applicant were to be invited to participate in the program for homeownership, he/she would have 6-12 months before considering moving. **His/her signature on this form grants permission to release the requested information to us.**

Please provide the information requested. **You may return the completed document to the tenant or fax or email directly to Habitat at the number below.** If you have questions, please contact us.

Phone: (615) 254-4663, Fax: (615) 254-4645, Email: homeownerservices@habitatnashville.org

Landlord/Property Manager Name: _____ Phone: _____

Landlord/Property Manager Address: _____

Are you a friend or relative of the applicant? yes no

Tenant Move-in Date: _____ Still in residence? yes no If no, move-out date: _____

Total Monthly Rent: \$ _____ (if Section 8, only include the tenant’s portion)

Does/did this tenant consistently pay rent on time? yes no

If no, number of delinquent payments since move-in: _____ In last 12 months: _____

Are rent payments current now? yes no If no, amount of past due rent and penalties owed: _____

Has this tenant been a good addition to your neighborhood? yes no

Based on your experience with this tenant, would you recommend them for Habitat’s homeownership program?
 yes no maybe

Please explain and add any additional comments: _____

Landlord/Property Manager Signature

Date

Print Name and Title



Verification of Employment

This form must be completed by current employers for all applicants. Please make copies as needed.

Applicant – Please sign the top section of this form and provide it to your employer.

I have applied to purchase a home in partnership with Habitat for Humanity of Greater Nashville. Please accept my signature below as permission to release my employment information to Habitat for Humanity of Greater Nashville.

Employee Name (print)	Employee Signature	Date
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This section should be completed by an employer representative only:

Please provide the information requested below. If your company uses an automated verification system, please provide the necessary information to your employee for retrieving employment *and income* information. If you use The Work Number, the employee must know how to get a Salary Key. **A supervisor must answer the last question regarding the employee's participation in Habitat's program as this cannot be assessed through a verification system.** You may return the completed document to the employee, or fax or email directly to Habitat. If you have questions, please contact us.

Phone: (615) 254-4663, Fax: (615) 254-4645, Email: homeownerservices@habitatnashville.org

Employer Name (include all names used): _____

Address: _____

Supervisor's name and phone number: _____

Hire date: _____ Current position: _____

Type of employment (check all that apply): full-time part-time seasonal temporary PRN other

Current base pay: \$ _____ hourly monthly annually weekly bi-weekly semi-monthly other

Average hours worked/week: _____ Date and amount of last pay increase: _____ \$ _____

Date and amount of next pay increase (if known): _____ \$ _____

Pay schedule is: weekly bi-weekly semi-monthly monthly other _____

Total gross earnings YTD (all income): \$ _____ Through (date): _____

Total overtime YTD: \$ _____ If overtime is applicable, is continuance likely? yes no

Total bonuses YTD: \$ _____ If bonuses are applicable, is continuance likely? yes no

Frequency of bonus payouts: _____ Last bonus payout date and amount: _____ \$ _____

Please explain any non-base pay earnings or other important information: _____

Employee Participation in the Habitat Program:

If this employee is approved for a Habitat home, s/he will be required to attend classes typically starting at 6:00 p.m. on Tuesdays and Thursdays (this may vary outside of Davidson County) for approximately 4-5 months and that s/he must be available to build homes with Habitat and volunteers all day Saturday and Sunday for 4 consecutive weekends that are scheduled in advance. A few daytime appointments will also be needed as the purchase of the home nears. Please indicate your company's **willingness to work with employee to accommodate Habitat's program requirements:**

- We will work with him/her to accommodate Habitat's requirements.
- We **cannot** work with him/her to accommodate the requirements.
- Evenings and/or weekends will not be a problem because s/he is not scheduled to work evenings or weekends.

Employer Representative's Signature

Print Name and Title

Date

Phone Number

KEEP THIS PAGE

What will happen after I turn in my application?

- 1. Initial Review:** Habitat staff will review your application and obtain your credit report within 30 days and take one of the following actions:
 - The application will be declined* if it did not include the application fee or the items listed on page D.
 - If our initial review indicates that the application is potentially eligible, we will request additional documents as listed on **page 22** to further determine if qualified. **You will have 30 days to turn these in.**
 - If we determine the application is not eligible at any point in this process, it will be declined.*
- 2. Additional Review:** Once you submit your additional documents, we will determine whether your application should be moved to an interview or be declined.*
- 3. Interview:** *You must have attended an Information Meeting before the interview.* The interview will be scheduled with Habitat staff during our regular office hours. The purpose of the interview is to clarify and review the financial aspects of your application and owning a Habitat home. We will discuss your housing need and willingness to partner with Habitat. It is also a time for you to ask questions. After the interview, we will inform you whether your application is moving forward to the next steps or whether the application is being declined.*
- 4. Verifications/Criminal Background:** Prior to the home visit, we will perform background and other verifications.
- 5. Home Visit:** Two volunteer members of the Homeowner Selection Committee will schedule a home visit with you. The purpose of the home visit is to meet your household, understand your housing need, and confirm your willingness to partner and participate in the Habitat program. You will receive more information about the home visit should your application reach this stage.
- 6. Homeowner Selection Committee Vote:** The Homeowner Selection Committee will vote to select/pre-approve or decline* your application in the month following your home visit.
- 7. Partnership Selection/Pre-Approval:** If the Committee selects/pre-approves your application, you will receive and sign a Partnership Agreement/Notice of Pre-Approval and attend an Orientation to Habitat to learn details of how you will accomplish all requirements to fully qualify for Habitat's mortgage loan. An exact home location will not yet be known. From partnership selection to mortgage approval and home purchase generally takes 6-18 months.

*If your application is declined, you will receive an Adverse Action Notice by mail. This notice will explain the reasons for the decline and may include resources to help you address these for a future application. However, we cannot guarantee that addressing these specific decline reasons alone will make a future application eligible as our criteria and your situation may change over time. If you believe the decline reason is not accurate or do not understand it, we are happy to discuss this with you.

Application Completion

Applicants are responsible for completing all paperwork, attending an Information Meeting, and participating in the steps listed above in a timely manner. Habitat will complete its reviews, as explained above, as quickly as possible, but applicant volume will determine how quickly this happens. All steps above are required for an application to reach final completion and approval. We will remain in regular contact with you during this process, mainly by mail.

Information Changes

Since the selection process may take time, please make sure to provide us with updated information such as changes in your contact information. You should immediately inform us if there are changes to your application including but not limited to marital status, household members, income amounts, sources of income, job changes or additions, expenses/loans, criminal/juvenile delinquency history (e.g. arrests or charges), and assets/savings.

Additional Documents to be Requested:

If you submit everything on the Page D checklist and we determine that you might be eligible, you will receive a letter in the mail requesting additional documents that must be turned in within 30 days, so be prepared! Below is the list of items that will be requested. In some cases, items other than those listed below may be requested due to your individual circumstances.

- Income - More recent paystubs and other income documents
- Bank Statements – 3 most recent monthly statements (including ALL pages) for ALL accounts you have (including checking, savings, and pre-paid cards)
- Printout or letter with current benefits received including food stamps, Families First, Medicare, etc
- Bills – two months' bills for all of the following items you pay: electric, water, gas, cell phones, home phones, internet, cable, childcare, life insurance, health insurance, storage, other recurring bills
- Letter of Credit from electric, water, and gas companies. Obtained by contacting their customer service.
- Auto insurance – proof of coverage and premium amount (required if you own or drive a vehicle regularly)
- Credit Card Statements – 3 most recent monthly statements for each open account
- Loans statements with the balance, payment, and 12 month history of payment. (includes car, student, personal, furniture, etc)
- Proof of identity and age for all other household members under age 18. (birth certificates, passports, etc.)
- Section 8 or rental assistance documentation that shows your portion rent paid
- Divorce Decrees, if applicable.
- Proof of previous homeownership ending date (sale of the home, payoff, foreclosure date)
- Documents from a separated spouse including identification, income sources, and background consent forms.
- For self-employed or 1099 contractor applicants – You will be required to create and submit a statement of your monthly gross business income and expenses so far this year. You will then calculate an ending net income for your business. We may additionally ask for proof of income like checks from customers, bank deposits, and receipts/invoices for business-related expenses. An accountant may be helpful for this.

Tax-Related Documents

Tax Return or Transcripts: You may provide a copy of your filed tax return including the 1040 form and all schedule forms. If you do not have a copy of your filed tax return, you may get a transcript from the IRS. Transcripts do not look like the tax form you filed, but they contain all of the information we need. Transcripts are FREE and if you request them by phone or internet, they will arrive by mail in about two weeks. You do not need the version that you would have to pay for.

W-2s and/or 1099s or Transcripts: These are provided by your employers or contracting companies each January, and you use these to file your taxes. If you did not keep copies, your employer should have them; employers are required to keep these on file. You may also request them from the IRS, just follow the instructions below. **From the IRS, you will request a Wage and Income Transcript.**

Verification of Non-Filing: There are many reasons people are not required to file taxes. If you did not file taxes, we need a letter from the IRS that says they have no record of your filing for each year requested.

Ways to request these documents from the IRS:

- **Internet** – www.irs.gov – Follow the links to get a copy of your return and then follow the instructions to get a transcript. You do not need to pay for an original copy. You will need your Social Security Number, Date of Birth, and Address that was listed on your last return unless you have changed your address with an official post office change of address form. If you filed jointly, use the first person's Social Security Number.
- **Phone** – **1-800-908-9946** – You will need the same information as listed above in the internet option.
- **In Person** – **Local IRS Office** – 801 Broadway (Federal Courthouse Building, Downtown Nashville beside the Frist Center for the Arts), hours are Monday – Friday, 8:30 – 4:30, for an appointment, call 1-844-545-5640.

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 at <https://www.habitatnashville.org/apply>. 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 D, 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 22 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* (also applies to Uber/Lyft). 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, we may ask them to sign a special form that 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 14 and 15 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.

