



Now More Than Ever.
Help Build It!

WHO WE ARE and HOW WE WORK

Jefferson County Habitat for Humanity (JCHFH) is a 501C3 non-profit Christian ministry that works with people of all faiths to eliminate sub-standard housing in our community. We build, rehab and sell simple, decent and affordable housing to families whose income falls within 50% - 80% of the county's median household income (adjusted annually). To qualify for homeownership, a family must demonstrate 1) a Need for Housing 2) the Ability to Pay a no-interest or low-interest mortgage and 3) a Willingness to Partner with the Jefferson County Habitat. To begin the process, you must complete a home buyer application. Assistance is available if needed.

PROGRAM REQUIREMENT: ABILITY TO PAY

After the application has been completed all household income will be verified. If the income falls within the 50% - 80% range, then a credit report will be pulled on each adult. Applicants should have at least a **630-credit score**. The Family Selection Committee will then complete the application process.

Household income includes all income of all household members and all heads of household or spouses. Household income is the total annual gross income, earned in unearned from all sources, before taxes or other deductions, received by the applicant, all other persons 18 years of age or older and all minors who live in the property, any spouse who is absent or separated, regardless of whether they intend to occupy the property. Calculate Household Income for all members of the household and include all full-time, part-time, or temporary income: wages, overtime earnings, bonuses, Social Security payments, interest, alimony, child support, payments from annuities, insurance policies, or pensions, armed forces pay, unemployment or disability compensation, welfare assistance, total annual net income from operating a business or profession. **Each adult/applicant will need to provide a copy of the last 4 pay stubs, benefit letters (cash assistance, child support, SSI/Disability etc.), and driver's license/state ID to verify your income.**

490 Hwy. 92 North, P.O. Box 346, Jefferson City, TN, 37760

Phone: 865-471-0069 www.jeffersoncountyhabitat.org

PROGRAM REQUIREMENT: NEED

Please mark **ALL** the items below that are present in your current housing situation.

- Overcrowded/not enough bedrooms
- Unaffordable (more than 30% of monthly income spent on housing)
- Unsafe (lead poisoning, mold, problems with plumbing/electrical systems, etc.)
- Unsanitary (infestations, leaky basement, etc.)
- Poorly maintained by landlord
- Unsafe neighborhood
- Expensive heating bills
- Inaccessible for disabled family member
- I am homeless, living in transitional housing, or living with friends/family
- Landlord is selling house or losing to foreclosure
- Other (please explain)

If your current housing is safe, decent, adequate, and affordable, you will not qualify for our program. If you marked any of the items above, please continue.

PROGRAM REQUIREMENT: WILLINGNESS TO PARTNER

You must be **willing to partner** with JCHFH to build or rehabilitate a home. This means you will turn in paperwork on time, make communication a priority, put in the required amount of hours in sweat equity on your own and other homes, volunteer in our restore, take the required home maintenance and budgeting workshops, and save money for your mortgage closing costs.

Are you willing to partner with us? Yes
No

PROGRAM REQUIREMENT: JEFFERSON COUNTY RESIDENT

I currently live in Jefferson County, TN, and have lived here for at least 1 year Yes
No

IF YOU WISH TO PROCEED WITH THIS APPLICATION, PLEASE COMPLETE THE FORM, READ THROUGH THE INFORMATION PROVIDED AND SIGN AND DATE WHERE INDICATED.



**Jefferson County Habitat for Humanity
HOMEOWNERSHIP PROGRAM**

Homebuyer Application Checklist

All of the following **MUST** be provided in order to determine your eligibility.

*****INCOMPLETE APPLICATIONS CANNOT BE PROCESSED*****

- Fully completed and signed HO-3 application with information for all household members**
- Includes HO-3 section E (Individual Income Calculation) for every household member**
- Verification of income**
 - Copies of pay stubs/etc. *(60 days)*
 - Social Security benefit statements/etc.
 - Copies of bank statements *(2 months) [checking and saving]*
**please explain all deposits on statements*
 - Other – retirement benefits, stocks/bonds, etc. *(2 months)*

After documentation is reviewed, you will receive a written notice of your eligibility for the HOME program.

Send all documents to:

Zeke Farrell
490 N Hwy 92
Jefferson City, 37760
865-471-0069 ext. 210
zfarrell@jeffersoncountyhabitat.org



**Jefferson County Habitat for Humanity
HOME PROGRAM HOMEBUYER APPLICATION**

This is a preliminary application to determine homebuyer program qualification; it holds no purchase obligations. All information will be verified by JCHFH staff prior to an applicant being placed on the eligibility waiting list for consideration for the program. All applicants must meet established eligibility criteria.



Date: _____

A. PERSONAL INFORMATION

Head of Household: _____ Age: _____
 Social Security Number: _____ Phone # _____
 # _____
 Address: _____
 Email: _____
 City: _____ State: _____ Zip: _____
 Marital Status: Single Married Divorced Widowed

List all persons who will be living with you:

Full Name	Relationship	SSN	Age	Sex

Does anyone in your household receive any disability benefits? Yes No

Is anyone in your household a veteran? Yes No

Are you or your spouse related to any individual who is employed by the agency administering this grant? Yes No

Where would you like your new home to be located?
 County/City: _____

Have you ever owned a home? Yes No

B. PRESENT HOUSING INFORMATION:

How long have you lived at your current address? _____

If you presently rent, how much is your rent? \$ _____ per _____

Landlord's Name: _____

Address: _____

Phone # _____ Email: _____

C. DEBTS

HO-3

List all debts, including loans, credit purchases, credit cards, hospital/doctor bills, etc. Attach a separate sheet if necessary.

<i>Company/Lender Name</i>	<i>Total Amount Still Owed – Balance Left</i>	<i>Payment Amount</i>	<i>Frequency</i>

Have you ever failed to pay a debt, had a foreclosure, taken bankruptcy, or had a judgement against you for debt? If yes, please explain

D. REFERENCES

List 2 people who we may use as secondary contacts for you:

<i>Name</i>	<i>Address</i>	<i>Telephone</i>

F. CERTIFICATION AND AGREEMENT

1. Applicant authorizes verification or reverification of any information contained in this application that may be made at any time by Jefferson County Habitat for Humanity, either directly or from documents received from a lender/realtor in connection with purchasing a home.
2. Applicants must meet program requirements provided by the U.S. Department of Housing and Urban Development (HUD) and JCHFH for eligibility. This application, or any information contained herein, and documentation submitted with application (paystubs, bank statements, etc.) may be forwarded for the use by a financial lending institution to assist in determining eligibility and/or processing a loan utilizing JCHFH's homebuyer program.
3. To the best of my knowledge, I certify that the information in this application for federal assistance through the HOME program is true and correct. I further certified that the address listed is my principal residence. I will comply with the HOME program rules and regulations if assistance is approved. I also certify that I am aware that providing false information on the application can subject to individual signings such application to criminal sanction up to and including a Class B felony.



Applicant

Date

Co-Applicant

Date

E. INDIVIDUAL INCOME CALCULATION WORKSHEET

HO-3

Use one sheet for each family member, including those without income. Mark N/A for areas which are not applicable to the individual. The signature of the family member (or guardian for those under 18) is required.

Name _____ Age _____ Sex _____

Last 4 digits of Social Security # ____ Do you receive Food Stamps? Yes ____ No ____

1. DO YOU WORK? LIST ALL EMPLOYERS AND WAGES BELOW. Attach 60 days of most recent pay stubs

Employer	Type of Work	How Often Paid	Gross Pay from Check Stub

2. DO YOU RECEIVE A BENEFIT CHECK (SOCIAL SECURITY, SSI, VA, TANF, UNEMPLOYMENT, RETIREMENT, ETC.) Attach current benefits statements or 2 recent check stubs.

WHO IS CHECK FROM	TYPE OF CHECK	HOW OFTEN PAID	GROSS PAY

3. ARE YOU SUPPOSED TO RECEIVE CHILD SUPPORT, ALIMONY, OR REGULAR GIFTS OF MONEY? Attach court order, payment records etc.

TYPE OF SUPPORT	AMOUNT	HOW OFTEN PAID	FOR WHICH FAMILY MEMBER

4. DO YOU HAVE SAVINGS, CHECKING ACCOUNTS, STOCKS, RETIREMENT, ADDITIONAL PROPERTY, OR OTHER ASSETS (DO NOT LIST YOUR CAR OR HOUSE) Attach IRS 1099 forms, bank statements, deeds.

TYPE OF ASSET	NAME OF COMPANY OR BANK	CURRENT VALUE	INTEREST EARNED FROM ASSET

5. IF YOU RECEIVE NO INCOME, FILL IN THE BOX BELOW:

NAME	ARE YOU A MINOR?	IF OVER 18, HOW LONG UNEMPLOYED

I certify that the information about me in this application for housing assistance is true and correct and that the address listed is my principal residence. If assistance is approved, I will comply with all HOME rules and regulations. I'm aware that providing false information on this application can subject me to criminal sanctions up to and including a Class B Felony.

Signature: _____
Date: _____