



2012 APPLICATION INFORMATION

*Thank you for your interest in applying for our housing program!
Please read this information closely before filling out the application.*

The attached application is for homes to be built in 2013 and 2014. Please note there are 7 pages to this application. There are also 4 places for the applicant(s) signature(s). Take your time when completing this application.

IMPORTANT FACTS YOU NEED TO KNOW.....

To qualify for consideration of a Habitat home, you must be able to answer "YES" to the following questions.

DO YOU NEED HOUSING?

- Do you live in housing with poor structure, plumbing, heating, or electrical systems - or lack enough space for all family members - or have to pay a high percentage of your income for rent - or living in public housing - or living with family or could your housing be considered "inadequate" in some other way?

CAN YOU PAY FOR THE HOME?

- Do you have enough steady and reliable income to afford a no-interest mortgage payment of \$350 to \$425, depending on number of bedrooms and location, per month and still be able to pay your other monthly living expenses? Income includes wages (earned income), social security, SSI, disability, food stamps and child support. Habitat accepts all sources of legal, dependable income.
- Have you or your co-applicant been in your main job for at least six months?
- Do you have a "reasonable" credit history (have you paid most of your bills on time)?

ARE YOU WILLING TO PARTNER WITH PUTNAM COUNTY HFH?

- Are you willing to work at least 400 (650 for a couple) hours helping to build homes or doing other work as a partner with Habitat? And are you willing to attend 18 weeks of education classes along with a year-long budget program? Preparing to become a Habitat Homeowner can be compared to having a part-time job.
- Are you able to pay approximately \$1,400 in closing costs for your mortgage? (You will be expected to make regular payments toward these costs over a year) Closing costs are due in full when your home is completed, usually 18 months or more after selection.
- Have you lived OR worked in Putnam County for at least 12 months?
- Are you a legal resident of the United States?

**TURN THIS PAGE OVER FOR
MORE INFORMATION ON BACK**

We serve families in a certain lower income level. You cannot have a higher income than shown in this table.

IS YOUR FAMILY INCOME NO MORE THAN THIS AMOUNT FOR YOUR FAMILY SIZE?							
1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
\$19,900	\$22,800	\$25,600	\$28,400	\$30,700	\$33,000	\$35,300	\$37,500
IF YOU HAVE A SPECIAL NEEDS FAMILY MEMBER, IS YOUR INCOME NO MORE THAN THIS AMOUNT?							
1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
\$21,558	\$24,700	\$27,733	\$30,767	\$33,258	\$35,750	\$38,242	\$40,625

If your income exceeds the above limits, we suggest you apply for a mortgage with your local bank or the USDA Rural Development Low Income Program (390 S. Lowe Ave, Cookeville, TN 38501 (528-6539)

There is also a MINIMUM income limit as you will be BUYING the home from Putnam County Habitat for Humanity. The minimum income required will depend upon the size of the home and family, the amount of your current debt, and other factors. We can determine that level after we process your application. Remember, we want your mortgage payment to be affordable so you are required to have a certain level of income.

Bring this application along with a \$20 non-refundable application fee to the Putnam County Habitat for Humanity office.

Our hours are Tuesday thru Friday 9:00 am-4:00 pm. The office is located at 728 E. 15th St, Cookeville. If you have questions please call 931-528-1711 x5 and leave a detailed message. Someone will get back to you.

Deadline for the 2012 Applications is March 30, 2012.

Remember, this is an application for homes to be built in 2013 & 2014. Completing this application is just the first step and our selection process will be completed by this summer.

Please keep this page for your information.
If you MOVE or CHANGE PHONE NUMBERS - it is recommended that you call our office to update your file. We must be able to contact you.



We do business in accordance with the Federal Fair Housing Law
(The Fair Housing Amendment Acts of 1988)

For more information, please stop by our offices - 728 E. 15th St (Open Tues-Fri 9a-4p)
or call 528-1711 (ext. 5)