

Frequently Asked Questions:

Who is eligible? Cumberland County Habitat for Humanity makes homeownership possible for low-income households. Applicants must either be a U.S citizen or permanent resident, meet criminal background check requirements and live or work in Cumberland County, TN for a minimum of 12 months before applying and have:

A need for permanent housing

Willingness to partner with Habitat for Humanity

Ability to afford homeownership

Are Habitat for Humanity homes Free? No. After completing the Habitat for Humanity homebuyer program, there will be a low monthly, no interest, and mortgage payment. Mortgage payments include home insurance and taxes. Homeowners are responsible for maintaining their homes, and each home comes with a one-year builder's warranty.

How much are monthly mortgage payments? Payments vary depending upon land and building costs. Payments are 30% or lower of the applicant's gross income (before taxes). Typically, the average monthly payment on a Habitat for Humanity home is lower than the average monthly rent in this area on a comparable home.

What is need for permanent housing? Applicants should have a housing need such as living in overcrowded conditions or unsafe environments, living with friends or relatives, live in temporary housing, reside in government-subsidized housing, have high housing cost compared to income, or unable to qualify for a traditional home loan.

What is willingness to partner? Applicants must be willing to attend classes and volunteer with Habitat for Humanity to earn "sweat equity" hours. If accepted, they will participate in the building of their own home and /or other Habitat for Humanity homes and volunteer in the Habitat for Humanity ReStore. Once in the Habitat for Humanity home, homeowners must be willing to pay their monthly mortgage payments on time and be responsible for properly maintaining their home and property.

What is sweat equity? The purpose of sweat equity is to give you a sense of homeownership through the personal investment of your time. Your presence on the building site and in the ReStore and office is essential because you inspire the volunteers who will work hundreds of hours on your home, making the opportunity of homeownership available to you. It gives you the opportunity to learn skills that will help you maintain your home physically and financially. Sweat equity is required by all homebuyers. Your family and friends are welcome to volunteer their time to help with a portion of your sweat equity hours.

What is ability to afford homeownership? The applicant must meet current income guidelines for Cumberland County, TN. Habitat for Humanity requires steady income history for eight months. This income includes employment, social security, or disability benefits. Self-employed individuals must have 2 years of tax filing, showing self-employment income. Bankruptcies must be discharged for two years for both Chapter 13 and Chapter 7. The pre-application gives us permission to obtain your credit report.

Do you know what your credit is like? For information on how you may obtain a copy of your credit report yourself, contact our office.

Will Habitat for Humanity build on land I already have? No. Cumberland County Habitat for Humanity builds in the Maple-Glen Subdivision located in the Holiday Hills area of Crossville, TN.

Do I have to be married or have children to be a Habitat homeowner? No. Households of any size, age, marital status may apply. However, due to Tennessee property laws, Cumberland County Habitat for Humanity requires that married applicants include both spouses on the application and mortgage. If separated, divorce must be final before application is considered. All adult household members' income is considered for the Habitat for Humanity homeownership program.

What happens once the application cycle is open, and I fill out the pre-application?

1. We examine your income, employment history, residency, credit, and debt. You will either be notified of progressing on to the full application status or receive a denial letter.
2. Once you complete the full application, the Family Selection Committee will review it, and a background check will be conducted. If selected, a meeting is scheduled with you to go over your full application, and then a home visit is scheduled to review your need for housing.
3. The Family Selection Committee presents your full application to the Board of Directors for final approval and acceptance.

How long is the approval process? Depending on when your application is received, within approximately 30 days you will receive notification of full application or a denial letter. The full application process can take up to 3 months, depending upon the timing of information received and reviewed.

How long does it take before I can move into my home? Once approved, the homeownership program and construction of your home may take 12-18 months.