

RCHFH Frequently Asked Questions

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*** How long does it take to get an answer or response after I complete an application?**

By mail within 30 days.

*** Can you tell me if I meet a particular requirement or help me complete my application?**

We are unable to determine eligibility without an completed application. Due to a large volume of applications, we encourage you to ask a trusted friend, family member or social worker to help you. If you have a unique situation, write and explain it on the additional information sheet included this application.

*** Can I count child support income?**

You are not required to but yes, you can.

*** If I'm a caretaker for someone (other than my child or parent), can I count their SSI/ Disability as income?**

No, applicants must only count their own income. Yes, if you are the trustee and the person lives in the household

*** Is self employment an acceptable source of income?**

Yes, it must be consistent for 2 years and have 2 years filed tax returns, including profit and loss form.

*** Do you build in Nashville or Cannon County?**

No. Unfortunately Cannon County does not yet have a Habitat program.

*** Do you require a credit score?**

Yes. We require a 620 credit score for the Legacy Pointe builds. Other locations may not require a credit score.

*** Am I required to attend the Homebuyer classes?**

Yes, once you are accepted into the Program. You will be required to complete a Pre-Purchase and Post Purchase Homebuyer Education class.

*** Do I have to be a US Citizen?**

You must be a US Citizen or have been granted 'permanent residency' status for at least 2 years. Documentation for either status is required.

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*** What if my siblings/ nieces/ nephews /cousins live with me, will you build an extra bedroom for him/her?**

If you have legal custody, yes. If you do not have legal custody, no.

*** How many bedrooms will I receive?**

Our standards are 2 children per bedroom & children of the opposite sex do not share bedrooms. For example: a family with 2 boys & 1 girl would receive a 3 bedroom: 1 for parent(s), 1 for the girl, & 1 for boys.

*** Can I choose where I want to live?**

From our list of available lots, yes. When building in subdivisions, the lot will be chosen for the homeowner. If you decline a lot twice, you will be deselected from the program.

*** Can I find my own land or lot ?**

No. Our organization finds and purchases the land where we build.

*** If I have my own land, will you build on it?**

Once accepted into the program and you have land in Rutherford County, we will determine if the land is buildable. If so, you will be required to pay for surveys, any other associated fees & deed your land to Habitat. Once construction is complete, the property (land & house) will be deeded to you.

*** If I have a felony, am I automatically disqualified?**

No, we have a rating system that determines eligibility. All applicants 18 years of age or older, that will live in the home, will be required to complete a background check.

*** If I have a sexual offender offense, am I automatically disqualified?**

Yes. However some circumstantial situations can be reviewed if you appeal.

*** What if I want to apply and I do not speak English?**

Complete the application in English. If/when you move on to Phase 2, we will schedule an appointment with you and an available interpreter.