

Frequently Asked Questions

*When will I receive a response after I submit a completed application?

By mail within 30 days.

*Can someone help me complete my application?

Due to the large volume of applications, we encourage you to ask a trusted friend, family member or social worker for help. If you have a unique situation, write, and explain it on the additional information section in the application.

*Is child support income acceptable?

Yes.

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

Yes, only if you are the trustee and the person who receives the income will live in the household.

*Is self-employment an acceptable source of income?

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

*Does RCHFH build in Nashville or Cannon County?

No. However, Greater Nashville Habitat does, p:(615.254.HOME). Cannon County does not have Habitat for Humanity.

*Is there a credit score requirement?

Yes. 620-credit score is required for Legacy Pointe builds. Other locations may not require a credit score.

*Are homebuyer classes required?

Yes, once selected for the Program. Pre-Purchase, Post-Purchase and any other Homebuyer Education classes are required.

*Must I 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.

*If family members live with me, can I request extra bedrooms for him/her?

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

*How many bedrooms will I receive?

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

*Can I choose where I want to live?

From our list of availability, yes. When building in subdivisions, the lot will be chosen for the homeowner.

*Can I find my own land or lot for Habitat to build on?

No. Our organization provides the land where we build.

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

Once accepted into the program, the land is in Rutherford County and determined buildable by Habitat, yes. The buyer must be willing to pay for surveys, and other associated costs & fees to deed your land to Habitat. Once construction is complete, the property (land & house) will be deeded to you.

*Are felony convictions/ charges automatically disqualified?

No, a rating system will determine eligibility. Applicants 18 years of age or older that will live in the home will be required to complete a criminal records check.

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

After verifying that a person is a sex offender, yes. However, some circumstantial situations can be reviewed, if you appeal.

*Can I apply if I do not speak English?

Yes. An appointment will be scheduled for you and an available interpreter.

*Do you rent homes?

No, we do not.