



Lawrence County  
Habitat For Humanity  
PO Box 772  
Lawrenceburg, TN 38464

# Habitat for Humanity

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*Lawrence County Affiliate*

*Building Houses, Building Hope*

Dear Applicant:

Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines.

1. To qualify you must have a housing need. For example: no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
2. You need to have lived in our service area (Lawrence County) for about a year.
3. You need to have a minimum steady income of \$1,000.00 per month (\$12,000 per year).
4. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references. We will also need the names of two people who know you and whom we can contact to provide statements about you.
5. If you are approved for a Habitat home, we ask that you be willing to join in programs to learn and practice budgeting, home repair and maintenance. We ask that you attend the monthly Habitat for Humanity homeowners' meetings.
6. If approved for a Habitat home, we ask that you be willing to work 400 hours of sweat equity, 100 of those hours before construction can begin on your home.
7. If approved for a Habitat home, about \$1,000 will be needed for a down payment and recording fee costs. You will have some time to save money before closing. One hundred dollars of this amount is required prior to construction beginning on your home.
8. If you are approved for a home and if you meet the sweat-equity, down payment, and nurturing requirements, then we will sell you a home at cost. Habitat house payments include taxes and insurance and will be approximately \$350 per month. The house payments will be used by Habitat to build more houses with other people like you. This requires that you make these payments on time.



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Families are selected from applicants who are on our waiting list. Because we are a volunteer organization, acceptance to our waiting list does not guarantee that you will receive a home. However, we make every effort to build homes with those who are on our list.

Families not initially accepted may re-apply during other applications periods should their circumstances change.

If you are interested in the Habitat program and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return the enclosed application.

All information is considered confidential and is to be used only for family selection. The application process takes between two and three months.

We are very willing to help you fill out this application. If you have any questions, please call Nelta McAdams at 931-762-4770 between 9:00 a.m. and 5:00 p.m., Monday through Friday.

Sincerely,  
Nelta McAdams

After completing the application on the following page, mail it to:

Habitat For Humanity of Lawrence County  
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In order for this application to be considered, all questions on this form must be answered.

1. Name:	
2. Address:	
3. Phone Number:	
4. Have you been a resident of Lawrence County for at least 1 year?	
5. Your Employer:	
6. Length of time employed with this company:	
7. Your monthly income:	
8. Your spouse's employer:	
9. Length of time employed with this company:	
10. Spouse's monthly income:	
11. Amount of any other money or checks that come into your home (list):	
12. Number of people in your household:	

In order to qualify for a Habitat home, you must be able to meet the following:

Be willing to contribute 400 hours of "Sweat Equity" toward the completion of your home. These hours may be obtained in a variety of ways: Working on the local project of building your home, self improvement programs, budgeting classes (money management), completing your High School Education, attending Habitat for Humanity meetings, etc.

You must be able to pay the mortgage at a lower than normal monthly rate.

There must be a need – you have sub-standard housing, over-crowded conditions, current residence being in need of major repairs, etc.

If you agree to the above and are willing to partner with Habitat to build your home, sign below.

\_\_\_\_\_  
 Your Signature Date

\_\_\_\_\_  
 Spouse's Signature Date