

Turning Hope into Homes

Need

Habitat for Humanity of Cleveland aims to break the cycle of poverty by helping families in need.

Some indicators of need for adequate housing include:

- Structural problems
- Inadequate electrical or plumbing
- Unhealthy conditions (pest infestations, mold)
- Inadequate number of bedrooms for household
- Your current housing cost are more than 30% of your monthly income

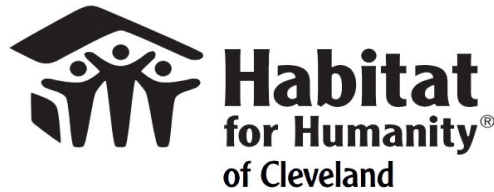
Partner

Habitat for Humanity partners with homeowners to create sustainable living and life repair.

Habitat homeowners must attend homeowner classes and work sweat equity hours in order to be a part of the homeownership program.

Pay

Habitat homeowners must have sufficient monthly income to pay an affordable mortgage that is based off gross income and house cost.



Deliver your questionnaire to:

Habitat for Humanity of Cleveland
300 Grove Avenue SW
Cleveland, TN 37311

Mail your questionnaire to:

Habitat for Humanity of Cleveland
P.O. Box 303
Cleveland, TN 37364-0303

Apply Online at:

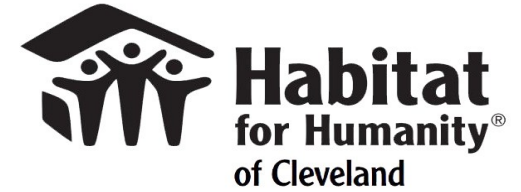
www.habitatofcleveland.org

Telephone:

(423) 476-6947

Fax:

(423) 476-3916



Homeownership Program Questionnaire Application Process Step 1



Habitat for Humanity is an Equal Housing Opportunity Lender.

Should I Apply

In order to apply for a Habitat Home, you must meet the following requirements: There may be more requirements.

Income Guidelines

(CANNOT EXCEED THE FOLLOWING LIMITS)

1 Person \$36,600

5 Persons \$56,450

2 Persons \$41,800

6 Persons \$60,650

3 Persons \$47,050

7 Persons \$64,800

4 Persons \$52,250

8 Persons \$69,000

*Each household must meet a minimum annual gross income as well as a maximum. This is just a guideline. Income figures are subject to change annually according to federal guidelines.

Additional Requirements Include:

- 1) **One year** stable **employment/income** history with good references. Recurring income of at least \$1,300 per month. More will be needed depending on the number of people in the home and your monthly cash flow analysis.
- 2) Must have lived in **Cleveland/Bradley County** for at least **one year**.
- 3) **One year** stable **rent history** with good references.
- 4) Reasonable credit with good references.
- 5) Must be **out of bankruptcy** with successful discharge for at least **2 years**.
- 6) Willing to work 300-400 hours of sweat equity to include homebuyer education classes, work at the ReStore and assist with the construction of homes (about 25-50 hours per month).
- 7) Ability to pay closing cost in the amount of \$2,500 within 9-12 months.
- 8) Must be a US Citizen or legal resident.

Complete this portion and return to Habitat for Humanity of Cleveland.

Applicant Name: _____

Male _____ Female _____ Race/National Origin _____

Address: _____

Zip Code: _____ Home Phone: _____

Work Phone: _____ Cell Phone: _____

If approved how many people will be living in the house?

Adults: _____ Children _____

Applicant Job Income: \$ _____ per month

How long at this job? _____ (months/years)

Other Income:

Child support: \$ _____ per month SSI: \$ _____ per month Disability: \$ _____ per month

Are you willing to attend budgeting and homeownership classes? _____

Co-Applicant Name: _____

Male _____ Female _____ Race/National Origin _____

Address: _____

Zip Code: _____ Home Phone: _____

Work Phone: _____ Cell Phone: _____

Co-Applicant Job Income: \$ _____ per month

How long at this job? _____ (months/years)

Other Income:

Child support: \$ _____ per month SSI: \$ _____ per month Disability: \$ _____ per month

Are you willing to attend budgeting and homeownership classes? _____



Morelock Meadows

Habitat for Humanity of Cleveland Townhome Community



2024 Home Building Site and Design

MORELOCK MEADOWS DEVELOPMENT

HABITAT FOR HUMANITY OF CLEVELAND



Townhome Features

- (2) Single story, two bedroom, 1 bath homes
- (4) Two story, three bedroom, 2 bath homes
- New refrigerator and stove/oven included
- Designated parking spaces
- Easy transition to homeownership

Convenient Location

- Across from Blythe-Bower Elementary
- New park within walking distance
- Shopping within three miles
- Convenient access to interstate
- Close to downtown Cleveland

Affordable Pricing

- Anticipated sales price in the low \$100ks
- Payments starting at approximately \$550/month

Home size: Family size per Habitat of Cleveland:

- 2 bedroom home
 - Single person – Senior and/or special needs
 - Single person with 1-2 children (depending on age and gender)
 - Married couple with 1-2 children (depending on age and gender)
 - Married couple
- 3 bedroom home
 - Single person with 2+ children (depending on age and gender)
 - Married couple with 2+ children
- 4 bedroom home
 - Single person with 3+ children (depending on age and gender)
 - Married couple with 3+ children