



Contact Us:
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Minimum Qualification Requirements

Applicants: To receive a pre-qualifying application for a new habitat home, you must meet the following minimum requirements:

Show a need for housing by paying more rent than your monthly income allows, living in substandard conditions (has leaks or mold, structural, insulation, electrical, sewage or flooding problems or other things that would contribute to a dangerous or unhealthy living arrangement such as a high crime area or lacking handicap facilities) and pass a family selection committee visit to your residence verifying these conditions.

Show a need for housing by being overcrowded

Have a credit score over 500.

Have a total income that falls between the 35% and 60% of average media income determined by Housing and Urban Development.

Coffee County, Tennessee								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Max	\$21,450.00	\$24,487.50	\$27,562.50	\$30,600.00	\$33,075.00	\$35,512.50	\$37,968.75	\$40,425.00
Min	\$12,512.50	\$14,284.38	\$16,078.13	\$17,850.00	\$19,293.75	\$20,715.63	\$22,148.44	\$23,581.25

Franklin County, Tennessee								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Max	\$21,920.46	\$25,037.99	\$28,148.99	\$31,260.00	\$33,790.04	\$36,301.33	\$38,812.63	\$41,286.44
Min	\$12,786.94	\$14,605.49	\$16,420.25	\$18,235.00	\$19,710.85	\$21,175.78	\$22,640.70	\$24,083.76

Pass a credit and background check (Processing fee of \$65)

Have a verifiable consistent work history

Have no bankruptcies in past three years

Have no outstanding unpaid judgements

Not be a current homeowner

Not owned a home in the past three years

Be willing to attend homeowner education classes

Be responsible for 350 work hours of sweat equity for a single parent family and 500 work hours for a two parent family.

Not owe more than 40% of the total applicant (s) annual income (ex: you can't owe more than \$10,000.00-credit card, auto, other installment loans if your total income is no more than \$25,000.00-----40% X \$25,000.00 = \$10,000.00)

Be willing to pay \$400.00 toward closing costs

Be a U.S. resident or have documentation for being a legal alien

Be a resident of Coffee or Franklin counties for the last 12 months

Meeting these minimum requirements will be verified.