

CRITERIA FOR HOMEOWNERSHIP SELECTION

To be eligible for consideration, applicants must meet all background verifications and meet the following criteria:

Residency

Applicants must be U.S. citizens or legal permanent residents. Applicants must live or work in the Tri-Cities area (Sullivan, Carter, Washington, and Unicoi Counties, TN, and Bristol, VA) for at least one year.

Housing Need

Applicants must demonstrate that their current housing is inadequate, unsafe, in poor condition or unaffordable. Examples may include, but are not limited to, structural or mechanical defects in the home, overcrowded conditions, high housing costs, and /or unsafe living conditions

Willingness to Partner

APPROVED applicants must participate in Homeowner Education classes, which last 8-10 weeks. In addition to time spent in class, program participants are expected to volunteer "Sweat Equity" hours on construction sites, Habitat ReStores, Habitat office, and at other Habitat activities.

Ability to Pay

Holston Habitat requires a steady income history with verification on employment, along with any other income sources like Social Security, Survivors' Benefits, SSI, TANF, Families First, etc. While Holston Habitat does not have a credit score requirement, we do consider a recent history of payments on rent, loans, and other expenses. Applicants who have judgments or liens against them will not be eligible for the program until these debts have been paid, and proof of satisfaction can be provided. Applicants must wait at least two years from the date of discharge from bankruptcy or completion of a foreclosure to be considered.

PLEASE SEE THE INCOME GUIDELINE CHART BELOW

Income Guideline Chart

FY 2026 Income Limits for Kingsport-Bristol, TN-VA

Number of People in the Home	1	2	3	4	5	6	7	8
Minimum Annual Income	\$17,190	\$19,650	\$22,110	\$24,540	\$26,520	\$28,470	30,450	\$32,400
Maximum Annual Income	\$34,380	\$39,300	\$44,220	\$49,080	\$53,040	\$56,940	\$60,900	\$64,800

FY 2026 Income Limits for Washington, Carter & Unicoi Counties

Number of People in the Home	1	2	3	4	5	6	7	8
Minimum Annual Income	\$16,950	\$19,380	\$21,780	\$24,180	\$26,130	\$28,050	\$30,000	\$31,920
Maximum Annual Income	\$33,900	\$38,760	\$43,560	\$48,360	\$52,260	\$56,100	\$60,000	\$63,840