

Criteria for Selection

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 of a bankruptcy or completion of a foreclosure in order to be considered.

Applicants who are concerned about a negative credit history can order a free copy of their credit report at www.annualcreditreport.com or by calling 1-877-322-8228.

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

Residency

Applicants must be either a U.S. citizen or legal permanent resident and have lived or worked in the Tri-Cities area (Sullivan, Carter and Washington counties in Tennessee and Bristol, Virginia) for at least the past 6 months. Under certain conditions, applicants from neighboring counties may be considered.

Need

Applicants must demonstrate that their current housing is inadequate, unsafe, in poor condition or unaffordable. Examples may include structural or mechanical defects in the home, overcrowded conditions, high housing costs, unsafe environments or being unable to meet the requirements of conventional loan programs.

Willingness to Partner

Approved applicants must participate in Homeowner Education classes which are held twice per month for a period of five months. In addition to the time spent in class, approved applicants are expected to volunteer sweat equity hours on construction sites, at the ReStore, at the Holston Habitat office and through other Habitat activities.

Ability to Pay

Holston Habitat requires steady income history with verification of current employment and other income sources. View the Income Guideline Chart below. While Holston Habitat for Humanity does not have a credit score requirement, we do consider recent history of payments on rent, loans and other expenses.

Income Guideline Chart

| 2022 INCOME GUIDELINES (Numbers are subject to change) | Sullivan County, TN and Bristol, VA | | | Washington County, TN & Carter County, TN | | |
|--|-------------------------------------|-----------------------|-----------------------|---|-----------------------|-----------------------|
| | Household Size | Minimum Annual Income | Maximum Annual Income | Household Size | Minimum Annual Income | Maximum Annual Income |
| | 1 | \$14,000 | \$30,355 | 1 | \$14,150 | \$30,680 |
| | 2 | \$16,000 | \$34,645 | 2 | \$16,200 | \$35,100 |
| | 3 | \$18,000 | \$39,000 | 3 | \$18,200 | \$39,455 |
| | 4 | \$20,000 | \$43,290 | 4 | \$20,200 | \$43,810 |
| | 5 | \$21,600 | \$46,800 | 5 | \$21,850 | \$47,320 |
| | 6 | \$23,200 | \$50,245 | 6 | \$23,450 | \$50,830 |
| | 7 | \$24,800 | \$53,690 | 7 | \$25,050 | \$54,340 |
| | 8 | \$26,400 | \$57,200 | 8 | \$26,700 | \$57,850 |