



Habitat for Humanity of Greater Charlottesville 2024 Flint Hill Application Cycle Frequently Asked Questions (FAQs)

1) Does Habitat give away homes for free to low-income families?

No. All Habitat homeowners buy the houses that Habitat builds and pay an affordable monthly mortgage.

2) If I apply to the program during this application cycle do I have to buy a home in the Flint Hill development or can I buy another Habitat home somewhere else?

All applications submitted during this cycle are ONLY for purchasing a home in the Flint Hill Development, you will not be able to purchase a Habitat home outside of this specific development. If you are accepted into the program and decide you do not want to purchase a home in this development, you will be deselected and your enrollment in the program will end.

3) Do I have to have children to qualify for a Habitat home?

No. Habitat is a Fair Housing agency, which means we do not discriminate based on race/color, religion, sex/gender, national origin, disability, age or familial status. Thus, our program is open to all household types including individuals, couples, single parents with children, couples with children, etc.

4) I have a large household, could I qualify to buy one of these homes?

Yes, you may still qualify for the home. However, please note that the design of this neighborhood is relatively tight and each home has only one assigned parking space. The homes are stacked townhomes with 2, 3 or 3+ bedrooms. We strongly encourage you to look at the floor plans for these homes to consider whether it is a good fit for your household. Plans can be viewed on our application webpage: (<https://www.cvillehabitat.org/apply/2024.html>)

5) How does Habitat determine house size or number of bedrooms for a family?

Habitat sells homes to families based on the number of people in the household. For example a single mother with one child would be allowed to select from available 2 bedroom homes.

6) Will my application be denied if I have a felony on my record?

No. Habitat will do a criminal background check on all adult household members before they are approved for the program. If there are any concerning convictions, applicants will be asked to participate in an interview with staff for further conversation before a final decision is made.

7) Do I need to have a good credit score to qualify for the program?

No. Habitat does not consider credit scores in the application process. Applicants can qualify regardless of their credit score or even if they don't have a credit score. Habitat will pull a credit report to look at your credit history and your debts to make sure that you can afford to pay the monthly mortgage on your Habitat home.

8) If I am self-employed and get paid in cash or by check, can I still qualify to buy a Habitat home?

Yes. You will be asked to submit other income documents to prove your income, including an income and expense tracker that shows your net income over the past 3 months, bank statements for the past 3 months, tax returns for the past 2 years, etc.

9) How much income do I need to qualify for the program?

Habitat will consider total GROSS household monthly incomes of up to 60% of the Area Median Income in Charlottesville. The US Department of Housing and Urban Development releases these income limits each year. For 2024, look at the list below. If you make **less than** the amount listed for your household size, then you may qualify:

60% of Area Median Income (2024)
(City of Charlottesville, Albemarle County, and Greene County)

Household Size	Maximum Monthly Household Income
1 person	\$4,270
2 persons	\$4,880
3 persons	\$5,490
4 persons	\$6,105
5 persons	\$6,590
6 persons	\$7,080
7 persons	\$7,570
8 persons	\$8,060
Each additional Household member	\$490

10) Can I get help filling out my application?

Yes! You can go to our application webpage (<https://www.cvillehabitat.org/apply/2024.html>) and request an appointment online or you can send an email to familyservices@cvillehabitat.org or you can call Lakeshia Washington at 434-234-3412

Submit the Following Documents with the Application:

Below you will find a list of documents that we **require to be submitted with the application**. These documents should be submitted for any adults in the household that receive income. The application is considered **incomplete** if it is missing supporting documents. Please note that some of the documents listed below may not apply to you. Please contact us at **434-293-9066** or **familyservices@cvillehabitat.org** if you have questions.

- All **PAY STUBS** received in **June 2024** and **July 2024**
- If self employed, **INCOME AND EXPENSE TRACKER** for **May 2024**, **June 2024**, and **July 2024** (See attached if applicable)
- Other **2024 INCOME DOCUMENTS** (Social Security, Pension, TANF, SNAP, etc.)
- Documentation of **2024 CHILD SUPPORT OR ALIMONY** (if applicable)*
- All **BANK STATEMENTS** (*please submit ALL pages*) received in **June 2024** and **July 2024** (checking, savings, retirement, etc.)
- **FEDERAL TAX RETURNS** received for **2022** and **2023** (*please submit ALL pages*)
- All **W2s AND 1099s** received for **2022** and **2023** tax years
- **PICTURE ID** for ALL adults in the household
- Current **LEASE/ RENTAL AGREEMENT**
- All **UTILITY BILLS** received in **June 2024** and **July 2024** (including electricity, water/sewer, gas, phones, cable/ internet if applicable)

*Alimony, child support and/or separate maintenance income are used to determine program eligibility and therefore must be disclosed, but the applicant or co-applicant may elect for this information not to be considered for repaying the loan. For child support, a transcript of payments from DCSE and/ or a bank statement showing deposits of support are needed.



Need help? Questions? Call 434-234-9066 or email familyservices@cvillehabitat.org

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