

Habitat's Mission

Habitat for Humanity Williamson-Maury seeks to put God's love into action by partnering with communities to build affordable housing, inspiring hope and life-changing stability for families through homeownership.

Fast Facts

Habitat for Humanity Williamson-Maury is a self-sustaining affiliate of Habitat International. We have built over 180 homes in the last 20+ years.

Homes are sold at cost to Partner Families. Monthly mortgage payments (with taxes and insurance) range from \$350 to \$600. Prices vary based on county, size of home, and HOA dues, but range from \$70,000 to \$152,215.

Mortgage payments from Habitat homeowners are recycled into the "Fund for Humanity" to purchase materials for the next Habitat house.



Habitat for Humanity Williamson-Maury

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We are an equal housing lender and do not discriminate on the basis of race, color, religion, national origin, sex, handicap, or familial status.



Why rent when you can own?

Habitat for Humanity Williamson-Maury builds affordable homes for hard-working families in Williamson and Maury Counties.



Changing lives through homeownership!

Homeownership Program

Habitat provides the opportunity for families to become homeowners.

Habitat for Humanity believes that every family should have a place to live that is safe and affordable.

Habitat is not a handout, it is a hand up. Habitat houses are not given away; they are sold to partner families at no profit and with a zero-interest mortgage.

Habitat for Humanity Williamson-Maury builds simple, energy efficient homes with three, four, or five bedrooms, depending on family size.

Typically, Partner Families begin building on their homes within six to twelve months. We only build homes in the spring and fall seasons.

Qualifying

The Family Selection Committee looks at three factors when choosing families for participation in the program.

- 1 Need for better housing**
For example: your residence might have structural or maintenance problems, be unsafe, or too small for your family's size.
- 2 Ability to pay the monthly mortgage**
Monthly expenses (including long-term debt) must be manageable and family income must meet HUD income guidelines. *(See charts)*
- 3 Willingness to partner with Habitat**
You must complete "sweat equity" hours, make monthly payments on time, and attend Habitat activities.

HUD Income Guidelines

To qualify, a family's income must meet HUD Income Guidelines below.*

Williamson County

Number in household	Minimum Income	Maximum Income
One	\$21,500	\$26,880
Two	\$21,500	\$30,720
Three	\$21,500	\$34,560
Four	\$21,500	\$38,400
Five	\$21,500	\$41,520
Six	\$21,500	\$44,580
Seven	\$21,500	\$47,640
Eight	\$21,500	\$50,700

Maury County

Number in household	Minimum Income	Maximum Income
One	\$13,900	\$22,560
Two	\$13,900	\$25,800
Three	\$13,900	\$29,040
Four	\$13,900	\$32,220
Five	\$13,900	\$34,800
Six	\$13,900	\$37,380
Seven	\$13,900	\$39,960
Eight	\$13,900	\$42,540

* Guidelines subject to change and vary by county.

After Selection

After being chosen, Partner Families begin working toward their home.

Each Partner Family must complete up to 280 hours of "sweat equity." This includes eight weeks of budget coaching and other homeownership classes, such as legal aspects of homeownership and basic home maintenance. Families will also earn "sweat equity" hours by working on each other's homes, as well as on their own.

If you are selected as a Partner Family, you must meet with a staff member at the Habitat office each month. In addition, you will be responsible for making a \$1,000 to \$2,500 down payment through a monthly payment plan before closing on your home. Your down payment is based on estimated taxes, insurance, and closing costs for your home's location and price.

When you put the nails in the wood yourself, you know the house is being built right.
- Kelvin Bell, Habitat Homeowner