



Return application to
Housing Sewanee Inc
PO Box 3152
Sewanee, TN 37375

Homeowner Application 2025

Housing Sewanee Inc. (HSI) is a non-profit organization with a mission to provide affordable housing to those for which home ownership may otherwise be difficult or impossible. Our homes are built using majority volunteer labor, and we rely on private donations, grants, and fundraising to sustain our efforts.

How It Works

1. An online application form is available on our website housingsewaneeinc.com
2. Printed applications are available at the Community Action Committee (CAC) office located in St. Mark & St. Paul Episcopal Church (216 University Ave. Sewanee, TN)
3. Printed applications can be returned to the CAC office or mailed to P. O. Box 3152, Sewanee, TN 37375
4. All applications will be considered and selected clients will be contacted to interview
5. As an HSI home approaches completion, a suitable occupant will be selected based on their application, demonstrated need, interview, and prequalification for a mortgage loan from an acceptable lender
5. Prospective lenders will likely require an appraisal of the property as part of the application process. The difference between the appraised value of the home and the cost at which HSI will sell the home may be considered an equity infusion into the transaction, eliminating the requirement for a downpayment. HSI will require a copy of the appraisal, followed by an agreement with a purchaser and shall include the following statement: *"In the event of a resale of the property within the first eight years after (closing date), HSI will be entitled to receive an amount equal to the difference between the appraised value at the time of original closing and the price at which HSI initially sold the property"*. This share may be waived, in whole or in part, by the HSI board if they so decide

6. When all preconditions have been satisfied, a closing will be scheduled at which the purchaser will execute and deliver (a) a promissory note and mortgage or deed of trust to his or her lender, in exchange for the lender's payment of the purchase price directly to HSI, and (b) a second mortgage or deed of trust to HSI to secure its interest in the proceeds of any sale of the property described in the preceding paragraph. HSI will execute and deliver a deed to the property subject to said mortgages or deeds of trust and to the restrictive covenants adopted for the development at Sherwood Spring
7. After closing, the purchaser will be responsible for payment of all utility charges, and for maintenance, repairs, and other expenses of home ownership. Real property taxes and insurance premiums will be escrowed and included in payments on the mortgage note at the discretion of the purchaser's lender

New Homeowners Will Be Selected Based on the Following:

1. Need for adequate housing
2. Financial need
3. Confirmation from a lender of pre-qualification for financing the purchase of a home
4. Family and job stability
5. Character references related to care of property, responsibility, dependability and ability to work with others
6. Willingness to participate in the HSI program and to agree to the following:
 - a. If accepted as the recipient of an HSI house, I will meet with the HSI Support Committee, at times mutually agreed on, to discuss financial and communal obligations associated with owning a home. I will meet any requirements specified by the Support Committee. Prior to closing, I will enroll in and complete a course for future homeowners presented by the Housing Hub or other provider approved by HSI
 - b. If I am unable or unwilling to meet the requirements or my financial circumstances change, then HSI reserves the right to reject the applicant for home ownership at any time before closing
 - c. I will successfully complete a drug test and a background check prior to selection as a future homeowner

Questions?

Please email housingsewaneepresident@gmail.com

Client Information

Full name: _____

Current address: _____

Phone number: _____

Email: _____

Preferred communication:

- Call
- Text
- Email

Date of Birth (MM/DD/YYYY) _____

Marital Status:

- Single, never married
- Married or domestic partnership
- Divorced or separated
- Widowed

List all people you anticipate will be living with you in the next year:
(include name, age, gender, and relationship to you)

Health Information

Do you currently have health insurance?

- Yes
- No
- Other _____

Status of your health?

- Excellent
- Good
- Fair
- Poor

Have you ever participated in drug/alcohol rehabilitation treatment? If so, please provide details (when, where, how long, etc)

Do you currently have any chronic health conditions that might prevent you from climbing stairs or caring for a home? If yes, please provide details:

Do you have any dependents with health issues? If *yes*, please provide details:

Employment Information

List all employers you have worked for over the past five years (include address, phone number, and name of supervisor):

Please list the monetary amount you receive monthly from the following:

Salary/Salaries: \$ _____

Social Security Benefits: \$ _____

Disability: \$ _____

VA Benefits: \$ _____

Pension(s): \$ _____

Interest & Dividends: \$ _____

Real Estate Income: \$ _____

Other Retirement Benefits: \$ _____

Unemployment Benefits: \$ _____

Income From Family Assets: \$ _____

Military Pay: \$ _____

Alimony/Child Support: \$ _____

Welfare Assistance: \$ _____

Payment Received for Care of Foster Children: \$ _____

SNAP Benefits: \$ _____

Women, Infants and Children Program (WIC): \$ _____

Other Sources of Income
(including spouse or family member contributions): \$ _____

Please list all the assets you *own* (car, house, saving account, etc):

Please list your current *monthly* expenses for the following:

Rent/Mortgage: \$ _____

Residence Insurance: \$ _____

Electricity: \$ _____

Water: \$ _____

Natural Gas/Propane: \$ _____

Phone(s): \$ _____

Internet/Cable: \$ _____

Vehicle Payment: \$ _____

Car Insurance: \$ _____

Gas: \$ _____

Groceries: \$ _____

Medical/Dental Bills: \$ _____

Prescriptions/Medicine Costs: \$ _____

Childcare/Education: \$ _____

Credit Card Bills: \$ _____

Loan Repayments: \$ _____

Other monthly expenses not listed: \$ _____

Are you presently in bankruptcy?

- No
- Yes

Have you previously filed for bankruptcy? If yes, please provide an explanation of circumstances:

Housing Information

Which of the following best describes where you currently live?

- House
- Apartment
- Trailer
- Other _____

Which of the following best describes your current living situation?

- Rent
- Own
- Live with family/friends
- Other _____

How long have you lived at your current address? _____

Do you own land? If yes, please provide the address:

Do you have any pets? If yes, please list what types and how many:

If you currently rent a residence, please provide the name, address, and phone number of your landlord (If you have lived there less than 24 months, also provide your previous landlord's contact information):

References & Story

Please list three references who can attest to your character (include their name, email address, phone number, and relationship to you):

- 1. _____

- 2. _____

- 3. _____

In your words, tell us your story. Please include why you might qualify for a Housing Sewanee Inc. home:

