



What is the first step for Habitat homeownership?

Phase 1: Pre-Screening

The process of entering the Habitat homebuyer program begins by submitting an application during an open enrollment period. Fill out an application during the open enrollment period. You can pick up an application at our administrative office located at 1620 Bank St., Louisville, KY 40203 or call 502.637.6265 to have an application mailed to you.

There is a \$20 fee to submit an application for pre-screening. This \$20 must be in the form of a money order.

We generally accept applications for new homebuyers twice a year. Check the *"Apply to Own a Home"* page to see if we are accepting applications at this time. During each open enrollment period, Habitat staff holds an Information Session to explain the homeownership program and hand out applications. Applications are also available at our office, if you are not able to attend the Info Session.

If we are not accepting applications, please fill out an "Expression of Interest" form or check back later. We will post on the website as soon as we have the dates finalized for the next open enrollment period.

Phase 2: Application Process

Once you submit your application, Habitat staff will review it and will run a credit report to see if you meet the standard requirements for Habitat's homebuyer program. If you meet the basic qualifications, your application will advance for further consideration. A volunteer or staff member will notify you via postal mail whether your application has advanced to the next step, or if you have been denied.

What documents are required to apply for a Habitat home?

- \$20 application fee per application, in the form of a money order
- **Completed** Full-Application for the homebuyer program, including a personal statement describing housing need
- Social Security cards for every member of the household
- Driver's license or state-issued photo ID for every member in the household over 18
- Landlord name and contact info
- Employer name and contact info (if applicable)
- Income documentation, including:
 - W-2 forms for most recent tax year

- Tax return for most recent tax year
- Paycheck stubs for past three months
- Government assistance award letters:
 - Food Stamp/SNAP benefits
 - Social Security and/or Disability benefits
- Documentation of alimony and/or child support
- Documentation of any other regular income received

Phase 3: Homebuyer Selection Process

Your completed application packet will be reviewed by:

- the appropriate Habitat staff
- the Homebuyer Selection Committee, and
- the Habitat Board of Directors

You will be formally notified of your acceptance or denial into Habitat's homeownership program within 60-90 days.