



We build strength, stability and self-reliance through shelter.

## Do I Qualify to Buy a Habitat for Humanity House?

Habitat for Humanity of Metro Louisville is a housing ministry that works in partnership with families and individuals in need of decent, affordable housing. Habitat provides all the materials, land, and expertise to construct the homes. Homebuyers agree to help build their own home, in partnership with community volunteers, where Habitat owns land. Once the home is complete, the homebuyers buy the homes from Habitat at an affordable mortgage with a 0% interest loan.

For more information about the Habitat for Humanity homebuyer program, check out our website: [louisvillehabitat.org](http://louisvillehabitat.org) > Housing Programs > Homeownership

### You may be eligible if you meet Habitat's basic guidelines:

**NEED:** I currently live in overcrowded, unsatisfactory conditions, or my rent is excessively high. My verifiable annual income for all household wage earners falls within the income guidelines listed below:

Family Size	Minimum Income	Maximum Income
1 Person	\$16,150	\$43,050
2 People	\$18,450	\$49,200
3 People	\$21,960	\$55,350
4 People	\$26,500	\$61,500
5 People	\$31,040	\$66,450
6 People	\$35,580	\$71,350
7 People	\$40,120	\$76,300
8 People	\$44,660	\$81,200

*\* 2021 income guidelines – These figures change every year.*

**ABILITY TO PAY:** I do not have excessive credit card debt or multiple unresolved bills in collections. I have not declared bankruptcy in the last 24 months. I pay my rent on-time. I have verifiable and steady income for the past 12 months. Please provide income and expense information (including but not limited to: car payment, car insurance, medical insurance, rent, childcare, cell phone, landlines, cable, internet and any other expense that pertains to your specific situation, etc. - copies of the actual bills). Also 4 months recent pay checks or income stubs for all employed in the household, taxes with W2s or 1099s, last three months bank statements, copy of verification of assistance and proof of citizenship or legal residence.

**WILLINGNESS TO PARTNER WITH HABITAT:** I am willing to be a partner with Habitat and put in a minimum of 400 hours of "sweat equity," which will include attending financial literacy classes, helping to build others' Habitat houses as well as my own Habitat house and volunteering at the Habitat ReStore. I am willing to pay approximately \$2,000 down to cover closing costs and homeowner's insurance. I am willing to live in the areas in which Habitat for Humanity of Metro Louisville is building or renovating. I am willing to be subject to background and consumer credit checks.

