



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, Open Enrollment, and Information Sessions, check out the 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. Verifiable annual income for all household wage earners falls within the income guidelines listed below:

Family Size	Minimum Income	Maximum Income
1 Person	\$17,800	\$47,450
2 People	\$20,350	\$54,200
3 People	\$23,030	\$61,000
4 People	\$27,750	\$67,750
5 People	\$32,470	\$73,200
6 People	\$37,190	\$78,600
7 People	\$41,910	\$84,050
8 People	\$46,630	\$89,450

\* 2022 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.



## Required Documents:

### **YOUR APPLICATION MUST BE TURNED IN WITH THE FOLLOWING DOCUMENTS TO BE COMPLETE AND MOVE FORWARD WITH PROCESSING**

**Copies of the most recent 4 months of Pay Checks or Income Stubs for all employed in the household.** If self-employed, provide 3 years of tax returns and a current profit and loss statement.

**Copy of last year's taxes with W2s or 1099s.**

**Copies of the last 3 months Statements from all banks, credit unions, credit card companies, etc. Include all pages.**

**Copies of Verification of Assistance and Additional Income** (AFDC, Alimony, Child Support, Social Security Award Letter, WIC, SNAP, Section 8 or other).

**Proof of Citizenship or Legal Residence.** Please provide copies of (1) Picture IDs, (2) Social Security cards, and (3) Birth Certificates or Naturalization Papers or Permanent Residency cards for each member of the household.

**Copies of ALL Expense Information** including but not limited to car payments, auto insurance, medical insurance, rent, childcare, cell phone, landline phone, cable or satellite, internet and any other expense that pertains to your specific situation. Please include copies of the actual bills even if they are not in your name or someone else pays part of the bill.

**Include a \$20 application fee paid by Money Order (NO Cash, Credit Cards, or Personal Checks).**

## When can I apply for Homeownership through Habitat?

### **Habitat for Humanity of Metro Louisville mortgage applications are available only during Open Enrollment:**

- March 24 – April 9, 2022 (Closed)
- The next Open Enrollment period for distributing and accepting mortgage applications has not been scheduled. Check the website regularly for the next Open Enrollment dates to be announced. In the meantime, you can learn more about homeownership through Habitat by exploring Housing Programs > Homeownership sections on the website.

**Open Enrollment Information Sessions will be available sometime before the next application period.** Those dates and information on how to join the sessions will be posted on our website as well.

**Contact Benita Freeman at 502.805.1401 or [bfreeman@louisvillehabitat.org](mailto:bfreeman@louisvillehabitat.org)** for any additional questions about the application process.

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