



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

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

**Information Sessions will be Aug 31, 2022 and Sept 14, 2022 at noon.**

For more information check out the website:  
[louisvillehabitat.org](http://louisvillehabitat.org) > [Housing Programs](#) > [Homeownership](#)

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

**NEED:** You currently live in overcrowded, unsatisfactory conditions, or your 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:**

- Verifiable, steady income for the past **12 months**.
- **NO** excessive credit card debt or multiple unresolved bills in **collections, late bills** or **late rent**.
- **NO** bankruptcy in the last 24 months.
- **NO** repossessions or charge-offs

### **WILLINGNESS TO PARTNER WITH HABITAT:**

- Put in a minimum of 400 hours of "sweat equity," including financial literacy classes, and helping with construction of your house and others' homes.
- Pay approximately \$2,000 down to cover closing costs and homeowner's insurance.
- Be willing to live in an areas in which Habitat for Humanity of Metro Louisville owns property.
- Be willing to be subject to background and consumer credit checks.



# When can I apply for Homeownership through Habitat?

**ONLY during October 1 – October 15  
Thursday, Friday and Saturday, 10am – 4pm  
at the Jane and Jewel Center  
1620 Columbia Street**

- For more information about the Habitat for Humanity Homebuyer Program, Information Sessions, and Applications check out the website:  
[louisvillehabitat.org](http://louisvillehabitat.org) > [Housing Programs](#) > [Homeownership](#)

## **Required Documents:**

### **YOUR APPLICATION MUST BE TURNED IN WITH THE FOLLOWING DOCUMENTS TO BE CONSIDERED OR PROCESSED:**

**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).**

Call 502.805.1403 or email [kkouba@louisvillehabitat.org](mailto:kkouba@louisvillehabitat.org) for any additional questions about the application process.

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.

7/29/22

