



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 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.

### **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:

<b>Family Size</b>	<b>Minimum Income</b>	<b>Maximum Income</b>
<b>1 Person</b>	<b>\$18,850</b>	<b>\$50,250</b>
<b>2 People</b>	<b>\$21,550</b>	<b>\$57,400</b>
<b>3 People</b>	<b>\$24,860</b>	<b>\$64,600</b>
<b>4 People</b>	<b>\$30,000</b>	<b>\$71,750</b>
<b>5 People</b>	<b>\$35,140</b>	<b>\$77,500</b>
<b>6 People</b>	<b>\$40,280</b>	<b>\$83,250</b>
<b>7 People</b>	<b>\$45,420</b>	<b>\$89,000</b>
<b>8 People</b>	<b>\$50,560</b>	<b>\$94,750</b>

\* 2023 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 area 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?](#)

Habitat for Humanity of Metro Louisville Mortgage Applications are only available during the Application Period.

Application Periods for 2023	July 2023	Location
Information Sessions (choose 1) rsvp to svance@louisvillehabitat.org	Tuesday, June 13 <sup>th</sup> at 6:00 pm	Jane & Jewell Center 1620 Columbia St.
	Wednesday, July 5 <sup>th</sup> @ noon	Jane & Jewell Center 1620 Columbia St.
	Wednesday, July 5 <sup>th</sup> @ 6 pm	Habitat Restore 4044 Taylorsville Rd.
	Saturday, July 8 <sup>th</sup> @ 10 am	Jane & Jewell Center 1620 Columbia St.
Applications Available for Pickup and Return	Monday, July 17th through Saturday, July 22nd from 1 pm to 6 pm	Jane & Jewell Center 1620 Columbia St.

### Required Documents:

Your application must be turned in with the copies of the following documents to be considered 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 (with Schedule C's) and a current profit and loss statement.

Copy of last year's taxes (Form 1040) 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.

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

Call (502) 805-1401 or email Susan Vance at [svance@louisvillehabitat.org](mailto:svance@louisvillehabitat.org) for any additional questions about the application process. 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](#)

