Habitat for Humanity® of Metro Louisville

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:

Family Size	Minimum Income	Maximum Income
1 Person	$20,300	$54,150
2 People	$23,200	$61,850
3 People	$26,650	$69,600
4 People	$32,150	$77,300
5 People	$37,650	$83,500
6 People	$43,150	$89,700
7 People	$48,650	$95,900
8 People	$54,150	$102,050

* 2025 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 or late bills.
- No bankruptcy in the last 24 months.
- No repossessions or charge-offs.
- No late rent payments.

WILLINGNESS TO PARTNER WITH HABITAT:

- Put in a minimum of 400 hours of "sweat equity," including financial literacy classes, and help with construction of your house and others' homes.
- Pay approximately $2,000 down to cover closing costs and homeowner's insurance.
- Live in an area in which Habitat for Humanity of Metro Louisville owns property.

Please check out our website at **louisvillehabitat.org > Housing Programs > Homeownership**

How do I apply for the Homeownership program??

Program Information Sessions

We hold monthly Information Sessions for interested people to get more information about our Homebuyer program and the application process. Applications will be available at the sessions, and we will spend time going through the application and answering questions about how to fill it out. Attending an Information Session **is not required** to apply for our Homeownership program. Our early 2026 Information Session schedule is:

Information Session Date	Location	Address
Saturday, January 17 at 12 noon	HFHML Jane & Jewell Center	1620 Columbia St. (40203)
Wednesday, February 11 at 5:30 p.m.	HFHML Jane & Jewell Center	1620 Columbia St. (40203)
Saturday, March 21 at 12 noon	HFHML Jane & Jewell Center	1620 Columbia St. (40203)
Wednesday, March 25 at 5:30 p.m.	Habitat Restore	4044 Taylorsville Rd. (40220)

****Registration is required**. Please use this link to register: https://doodle.com/sign-up-sheet/participate/58a7169f-8432-41c8-ad04-e4fcf46e65c0/select**

Homeownership Program Applications

We take applications for our Homeownership program twice a year. For 2026, we will be taking applications in April and August. Our next Application Period will be Monday, April 6th through Saturday, April 11th. Applications will be available for pick-up and return from noon to 6:00 p.m. at 1620 Columbia St. (40203). We suggest that interested people pick their application up early in the week in order to fill it out and collect and copy the documents listed below that are required with the application.

- ☐ A copy of a Picture ID and Social Security card for the Applicant and Co-applicant for proof of citizenship or legal residence. If there are adults 18 and older, we require these documents for them as well.
- ☐ One of the following documents for each person in the household: Birth Certificate / Passport / Nationalization Paper or Green Cards.
- ☐ An Additional Adult (Age 18+) in Household Information form for adults 18 and older who will be living in the home. In addition, for this individual, we require 4 months of pay stubs if they are employed or a **Zero Income Certification Form** if they are not.
- ☐ A copy of a Rental Agreement indicating the cost of your monthly rent and proof of payment for the past 12 months (a rent register).
- ☐ Copies of 4 months of your recent pay checks for all employed persons in the household. If you are retired, please provide your pension statements for the past 4 months. If you are self-employed, you'll need to provide 2 years of taxes, including 1040s, W-2s or 1099s and Schedule Cs.
- ☐ If you or anyone in your household receives payments from Social Security or any awarded income, submit a copy of the most recent Award Letter.
- ☐ A copy of your 2024 taxes with your Form 1040 and all W2s or 1099s.
- ☐ Copies of the last three months of statements from all your banks, credit unions, banking apps and other financial institutions for all checking, savings money markets and retirement accounts. Include statements for all adults in the household. Please include all pages.
- ☐ Copy of Verifications of Assistance you may receive such as Alimony, Child Support, SNAP, Section 8 Award Letter, or other income source.
- ☐ A $35 application fee paid by money order or cashier's check. **(NO Cash or Personal Checks.)** The money order or cashier's check should be made out to "Habitat for Humanity of Metro Louisville" and signed.

Call (502) 805-1401 or email Susan Vance at svance@louisvillehabitat.org for more information. (11.25)