DO I QUALIFY TO BUY A HABITAT FOR HUMANITY HOUSE?

Become a Habitat Homeowner

Habitat for Humanity of Metro Louisville partners with families to build strength, stability, and self-reliance through affordable homeownership. Homebuyers help build their homes and purchase them with an affordable mortgage.

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

Need

- Overcrowded or unsafe housing
- Rent excessively high
- Income falls for all household wage earners within guidelines

Ability to Pay

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

Income Guidelines

Family Size	Minimum Income	Maximum Income
1 Person	$20,400	$54,450
2 People	$23,800	$63,400
3 People	$26,750	$71,300
4 People	$29,700	$79,200
5 People	$32,100	$85,550
6 People	$34,470	$91,900
7 People	$36,840	$98,250
8 People	$39,200	$104,550

*2026 income guidelines, these figures change every year

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.

Visit our Website at **louisvillehabitat.org > Housing Programs > Homeownership**

HOW DO I APPLY TO FOR THE HOMEOWNERSHIP PROGRAM?

Program Information Sessions

We hold monthly Information Sessions for interested people to get more information about our Homebuyer program and application process. Applications will be available at the sessions. We will spend time going through the application and answering questions about how to fill it out. Attending an information session is not require to applied for our homeownership program.

Information Session Date	Location	Address
Saturday, June 20 1:00 PM	HFHML Jane & Jewell Center	1620 Columbia St, 40203
Wednesday, July 22 6:00 PM	Habitat ReStore	4044 Taylorsville Rd, 40220
Saturday, August 15 1:00 PM	HFHML Jane & Jewell Center	1620 Columbia St, 40203
Wednesday, November 11 5:30 PM	HFHML Jane & Jewell Center	1620 Columbia St, 40203

Registration Required

bit.ly/InfoSessions2026

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, August 24 through Saturday, August 29**. Applications will be available for pick up and return from **12:00 PM to 6:00 PM** at 1620 Columbia St, 40203.
- We suggest interested people pick their application up early in the week in order to fill out, 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 / Naturalization 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).
- [ ] A $50 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.
- [ ] 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 2025 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.

Call 502-805-1401 or email SVance@louisvillehabitat.org for more information.