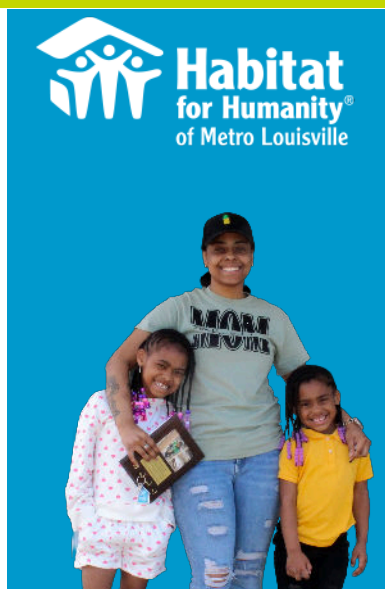
THINK HOMEOWNERSHIP IS OUT OF REACH?

You May Qualify for Louisville Habitat's Homeownership Program

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



Could You Qualify? Start With These 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 2 years.
- No excessive credit card debt or multiple unresolved bills in collections or late bills.
- No bankruptcy in last 4 years.
- No unresolved 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**

Visit our Website at
LouisvilleHabitat.org > Housing Programs > Homeownership

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 at least $2,000 down to cover closing costs and homeowner's insurance.
- Willing to live in an area in which Habitat for Humanity of Metro Louisville owns property.

EQUAL HOUSING OPPORTUNITY

HOW DO I APPLY TO FOR THE HOMEOWNERSHIP PROGRAM?

Program Information Sessions

- Learn About the Program
- Review the Application
- Ask Questions

Jane and Jewell Center
1620 Columbia St., 40203

2-3pm
Saturday, January 16
Saturday, February 20
Saturday, March 20
Saturday, April 17
Saturday, May 15
Saturday, June 19

Scan to Learn More

Homebuyer Application Open Office Hours

- Pick Up An Application
- Drop Off A Completed Application
- Ask Questions

Jane and Jewell Center
1620 Columbia St., 40203

11am-6pm
Wednesday, January 6
Wednesday, February 3
Wednesday, March 3
Wednesday, April 7
Wednesday, May 5
Wednesday, June 2

11am-3pm
Saturday, January 16
Saturday, February 20
Saturday, March 20
Saturday, April 17
Saturday, May 15
Saturday, June 19

We suggest interested people pick up their application to fill out, collect, and copy the documents listed below that are required with the application.

Homeownership Program Applications

- [ ] 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 living with you, 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 form for adults 18 and older who will be living in the home. In addition, for these 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 lease or 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 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 2026 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.

EQUAL HOUSING OPPORTUNITY