



2930 W. 4th Street
Owensboro, KY 42301
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Dec. 1, 2021

To the director or manager:

Habitat for Humanity normally takes applications twice a year, in January and June. If you have any clients who would benefit from our program, we'd love to talk to them.

Attached are our requirements.

We do ask people to apply in person if at all possible. They should come by our new location at 2930 W. Fourth St., 9 a.m. - 3 p.m., Mon.-Thurs. and 9 a.m.-11:30 a.m. on Friday.

Applicants need to know the gross income for everyone who would be living in their Habitat house. It's best to come early in the month so they can collect necessary documents before the deadline.

We aren't an emergency housing solution. It can take 2 years or more to get one of our houses. We also aren't free. Our homeowners take on a 20-year, no-interest mortgage and also have to earn "sweat equity" helping us build.

Our program isn't for everyone, but for the right families it can be life-changing.

Questions? Call us at 270-926-6110.

Karen Owen-Phelps,

Coordinator of applicants and volunteers
Habitat for Humanity of Owensboro

2021 BASIC ELIGIBILITY CHECKLIST

TO APPLY FOR A HABITAT HOUSE

STEP ONE to apply: Assess your eligibility by this checklist.

- You have lived in Daviess County at least 12 months.
- You are a U.S. citizen or actively pursuing citizenship.
- You don't own a house, mobile home or land anywhere.
- You are not separated from a spouse. You must be legally divorced, single or married.
- You don't have any large outstanding debt.
- You have no felony or drug charges or time in rehab or jail in the past two years. We will do a criminal background check on each applicant.
- No bankruptcies in the past two years.

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STEP TWO: Come to 2930 W. Fourth St., 9 a.m.-3 p.m., Mon.-Thurs. or 9 a.m.-noon on Fri. You need to know your monthly and yearly gross income.

For our purposes, **income** means:
wages, child support, Social Security and disability benefits.

Not counted: KTAP, food stamps or WIC, unemployment or Pell grants.

If you qualify, we'll give you an application. Bring it back completed, PLUS:

1. Your most recent tax return.
2. A month of pay stubs.
3. Proof of child support or disability benefits.
4. A statement from your landlord that you've paid your rent on time for six months.

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STEP THREE: We'll give you info about your REQUIRED orientation meetings. Show up and you are on your way!

Questions? Call 270-926-6110.

**Income Guidelines for July 2021 Habitat for Humanity
40-60 percent median income for Daviess County**

1 Person Family

Annual **Minimum** Income \$20,295 --- Annual **Maximum** Income \$27,060
Monthly minimum \$1,690 *monthly Maximum* \$2,255

2 Person Family

Annual **min.** \$ 23,220 --- Annual **max.** \$30,960
Monthly min. \$1,935 *Monthly max.* \$2,580

3 Person Family

Annual **min.** \$ 26,100 --- Annual **max.** \$34,800
Monthly min. \$2,175 *Monthly max.* \$2,900

4 Person Family

Annual **min.** \$ 28,980 --- Annual **max.** \$38,640
Monthly Min. \$2,408 *Monthly max.* \$3,220

5 Person Family

Annual **min.** \$ 31,320 --- Annual **max.** \$41,760
Monthly min. \$2,610 *Monthly max.* \$3,480