

The Habitat Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.



Contact Us!

Phone: 812-948-1235

Mail: P.O. Box 1814
New Albany, IN 47151

Website: www.newalbanyhfh.org

Facebook: New Albany/Floyd County
Habitat for Humanity

Visit: 811 E. 8th Street,
New Albany, IN 47151

Join our mailing list for session updates by contacting our Community Outreach Coordinator, Jamie Ogles, at 812-943-1235, or jogles@newalbanyhfh.org.



Designed by an AmeriCorps member



What are
you waiting
for?



THIS CAN BE YOU.



How Can I Qualify?

A Habitat home requires special dedication amongst a community—particularly with the partner family. It's hard work, but for an affordable home for your family, it's worth it.

There are three basic homeownership qualifications:

Need

The applicant's current living condition, household size, and income will be considered to determine qualification. Applicants must fall between a minimum and maximum income depending on family size, and may need improvement in housing conditions.

Ability to Pay

Habitat seeks partner families who pay their rent on time, have had a stable income for at least one year, have not declared bankruptcy in at least two years, and do not have excessive debt. Homeowners are responsible for their monthly mortgage payment, property taxes and insurance.

Willingness to Partner

Families must dedicate time and effort in their partnership with Habitat. They must complete a maximum of 450 hours of "sweat equity," which is unpaid labor you build toward your own Habitat house, and even houses of others.



How the Process Works:

Attend an Information Session

Contact NAFC by phone or email to figure out which session is scheduled to match your convenience. These sessions will inform you of the application process and will help determine if you are an eligible partner family.

Submit an Application

After attending an information session, you will receive follow-up materials necessary to attending an Application Day. You will fill in the application and supply Habitat with the information needed to complete the process.

Build Your Home with Us!

Upon approval, you will dedicate hard work and sweat equity into building your new home. Zero percent mortgage loans keep your home affordable when you move



We are an equal housing lender and do not discriminate on the basis of race, color, religion, national origin, sex, handicap, or family status.

Income Guidelines

Below is the basic HUD income guidelines that must be met by our partner families. However, other factors also contribute to income, and the **guidelines change yearly**, so if you seem to be above or below the income level, **don't count yourself out!** Contact us or come to an information session to see if you qualify!

Household Size	Minimum Income	Maximum Income
1 person	\$12,750	\$25,500
2 people	\$14,600	\$29,200
3 people	\$16,400	\$32,800
4 people	\$18,200	\$36,240
5 people	\$19,700	\$39,400
6 people	\$21,750	\$42,300
7 people	\$22,600	\$45,200
8 people	\$24,050	\$48,100

Helpful Tips:

- Start an **Individual Development Account** (IDA) to save money for a down payment. The state government will deposit \$3 for every \$1 you save!
- Check your credit report and start paying off debts! www.annualcreditreport.com
- Volunteer at a construction site to see what it's like!