Habitat for Humanity® of Southeast Indiana

Homebuyer Program

A safe, stable home is where opportunity begins.

It's a place where we go to feel safe; a place to build memories and dreams. It's where children can learn, play, and grow.

At Habitat Southeast, we work with families and individuals who need a hand up to start changing their lives. The Homebuyer Program works in partnership with families and individuals to build a place they can call home, making a lasting impact in their lives and in their children's lives.

Safe, affordable homeownership is life-changing. Children growing up in a stable home are 116% more likely to graduate from college. Habitat homes are new, safe, and clean, reducing health problems associated with poor-quality housing such as asthma and allergies. And perhaps most importantly, when a family's highest monthly cost is manageable, financial stability and reduced financial stress can finally become a reality.

Habitat homebuyers, or "partner families", are empowered to make good financial choices to set themselves up for stability, self-sufficiency, and success. They are given the opportunity to see what they can achieve when they don't have constant housing worries hanging over their heads. As they work through the Homebuyer Program, they realize their own resiliency and learn lessons about who they truly are. Pride in their homeownership brings dignity and hope for the future.

If you're reading this, then you're probably ready to take that next step! Please review the guidelines on the following pages to learn about Habitat's Homebuyer Program and its requirements before applying. Best wishes!

-The Habitat Southeast Team-

For More Information:

Call (812) 265-9697

Email: office@habitatsei.org

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Do I Qualify to Buy a Habitat for Humanity House?

Habitat for Humanity of Southeast Indiana 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: You currently live in overcrowded, unsafe, unsatisfactory conditions or your 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	$30,000	$47,550
2 People	$30,500	$54,350
3 People	$31,300	$61,150
4 People	$33,650	$67,900
5 People	$35,550	$73,350
6 People	$37,450	$78,800
7 People	$39,350	$84,200
8 People	$41,250	$89,650

*HUD Income Limits

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 150-220 hours of "sweat equity", including financial education courses, working in Habitat's ReStore, and helping with the construction of your home.
- Pay a $750 down payment and up to $4000 to cover closing costs and homeowner's insurance
- Live in an area in which Habitat Southeast owns property
- Allow Habitat Southeast to complete background and consumer checks

When can I apply for Homeownership through Habitat?

Habitat for Humanity of Southeast Indiana Mortgage Applications will only be accepted during the Application Period. The next application period will be:

November 2nd – November 30th, 2026

Applications can be picked up in Habitat's office in Madison or will be available for download on our website during the application period. **No applications will be accepted outside of the designated application period.** Check our website or social media page for announcements on the next application period. To be notified by email, subscribe to our e-newsletters by scanning the QR code below with your phone:

Required Documents for Application:

Your application must be turned in with copies of the following documents to be considered complete and move forward with processing.

- ☐ Copies of the most recent 4 months of Paychecks or Income Stubs for all employed persons in the household. If self-employed, provide 3 years of tax returns (with Schedule C's).
- ☐ Copy of last year's taxes (Form 1040) with W2s or 1099s
- ☐ Copies of the last 3 months' statements from all banks and credit unions. Include all pages.
- ☐ Copies of Verification of Assistance and Additional Income (Alimony, Child Support, Social Security Award Letter, Section 8, SNAP, or other sources of income).
- ☐ Proof of Citizenship or Legal Residence – Please provide a copy of a picture ID and Social Security card for the applicant and co-applicant. We also need one of the following for each person in the household: Birth Certificate/Passport/Nationalization Paper or Green Cards.
- ☐ Copy of rent payment register or statement indicating the cost of your monthly rent and payment history.
- ☐ One-page cover letter about yourself and your family and why you are interested in partnering with Habitat for Humanity.

Call (812) 265-9697 or email the office at office@habitatsei.org with further questions. Applications can be picked up in Habitat's office located at 931 Lanier Drive, Madison, Indiana.

Information Sessions

We will be hosting two information sessions during the upcoming application window. We highly recommend that you attend one of these sessions. We will cover the Homebuyer program in detail, give application instructions, introduce staff, and answer any of your questions. Applications will also be available during the sessions. Location and times are detailed below:

Session 1:

Date and Time: Wednesday, October 28th, 5:30 pm – 6:30 pm

Location: Ivy Tech Community College, Madison Campus, Room 1495 (Enter through main lobby, turn right down the 1400 wing, last classroom on the left)

Address: 590 Ivy Tech Drive, Madison, IN

Session 2:

Date and Time: Wednesday, November 11th, 5:30 pm – 6:30 pm

Location: Ivy Tech Community College, Madison Campus, Room 1495 (Enter though main lobby, turn right down the 1400 wing, last classroom on the left)

Address: 590 Ivy Tech Drive, Madison, IN

It may also be helpful to watch this recorded webinar from May of 2025. In it, we explain the Habitat homebuying process and how it differs from the traditional homebuying process. If you still have questions about the process after watching, we encourage you to reach out to us!

Webinar: How to Buy a Home

Visit our website at: https://www.habitatmadisonindiana.org/homebuyer

Scan here to access with your mobile device:

812-265-9697

office@habitatsei.org