

Habitat unveils plan for affordable housing neighborhood in DuPage

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An 11-house subdivision that's the first of its kind will start taking root this year in West Chicago.

DuPage Habitat for Humanity is making the development the cornerstone of its plan to build 16 affordable houses across the county over the next three years, officials said at a Tuesday morning rally.

The first two houses in the new Pioneer Prairie subdivision at the corner of Sherman and Pomeroy streets should be ready for families by the end of 2009.

"It's going to do nothing but improve the quality of our homes here in West Chicago," Alderman Ruben Pineda said.

Habitat has not yet identified the remaining five sites, which Executive Director Sarah Brachle said will be spread across DuPage County.

The group will need to raise \$4 million to complete the entire 16-home plan; it already has raised \$1.8 million.

Brachle said group members will visit "every one of the 400 churches in DuPage County" and make stops at civic organizations and elected boards to help gather the necessary funds.

The message, she said, is simple.

"We care about our struggling economy, our neighbors and DuPage County," Brachle said.

While the organization has built clusters of four or five houses in different parts of the county before, this is the first development of its type. In addition to homes, the group also will need to build a cul-de-sac, curbs, sidewalks, trees, lighting and extended water service to the three-acre subdivision.

County board Chairman Bob Schillerstrom said the plan helps made a dent in the lack of affordable housing in the area.

"It's not only helping families who are going to live here, it's helping the community," he said.

The median home price in DuPage County for 2007 was \$329,000, according to a study released earlier this month by the DuPage Home Ownership.

Those who qualify for housing with Habitat pay a mortgage based on their earnings. The organization takes 25 percent of their family income at the time of the loan, backs out the estimated cost of taxes and homeowners insurance, and what's left is the family's monthly mortgage payment for the next 30 years. All payments apply to the principal as the loans carry zero percent interest.

Families selected to participate in the program are required to put in a significant amount of time on the construction of their own future home.