



DuPage
**Habitat
for Humanity®**

DuPage Habitat for Humanity
Building Houses-Building Hope

For further information,
please visit our website at
www.dupagehabitat.org
or call (630) 510-3737



We all need a home of our own.

Habitat for Humanity is interested in partnering with you on the journey to home ownership.

For more information and to apply, please attend an upcoming application session:

Sunday, July 18th 2010

1:30pm — Registration
2:00pm - 4:00pm — Session

Easton Park Community Center

840 E. Washington Street
West Chicago, IL

Thursday, July 15th 2010

6:00 pm — Registration
6:30pm - 8:30 pm — Session

Community United Methodist Church

Fellowship Hall
20 N. Center Street
Naperville, IL

No childcare will be available at either session.

All applicants must be present, on time and stay for the entire session to be eligible to apply.

There are four basic criteria for becoming a DuPage Habitat homeowner:

1. Need for housing. Current home is overcrowded, unsafe, too expensive, etc.
2. Ability to pay. Stable work history and an ability to repay a 30-year, no interest mortgage.
3. Willingness to partner. Prospective homeowners must INVEST a minimum of 250 hours of "sweat equity" for each applicant and co-applicant by working on DuPage Habitat homes, at fund raisers and events, or in the office. Some hours must be invested in budgeting and financial classes.
4. Live or work in DuPage County.

INCOME GUIDELINES 2010



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INCOME GUIDELINES 2010

Habitat for Humanity is an ecumenical Christian housing ministry. Habitat serves families and individuals who are unable to own homes through traditional means and are currently inadequately housed or are devoting a disproportionate amount of their income to housing. Applications are reviewed based on four criteria:

- DuPage Residency or Employment
- Need for adequate housing,
- Ability to pay – have the ability to make a cash down payment and mortgage payments, and pay other expenses related to home ownership.
- Willingness to partner

The general income guidelines which are used are based on approximately **45% to 60%** of the median income for the Chicago PMSA. The guidelines are provided by the United States Department of Housing & Urban Development (“HUD”).

The Habitat Income Guidelines are based on the total income of the Household, that is, the income of any person over 18 who will be living in the Habitat home and contributing to household living expenses. In order to be considered for the Habitat program, an individual or family should meet the income guidelines shown below.

DuPage Habitat for Humanity, Inc. Income Guidelines (June 2010)

Family Size	Minimum Income	Maximum Income
1	\$ 23,670	\$ 31,560
2	\$ 27,045	\$ 36,060
3	\$ 30,420	\$ 40,560
4	\$ 33,795	\$ 45,060
5	\$ 36,540	\$ 48,720
6	\$ 39,240	\$ 52,320
7	\$ 41,940	\$ 55,920
8+	\$ 44,640	\$ 59,520

Habitat for Humanity is not a give-a-way program. In addition to a cash down payment and monthly mortgage payments, “Partner” Families or Individuals invest hundreds of hours of their own labor, called “sweat equity,” building their Habitat house and the houses of other “Partner” Families or Individuals, and by volunteering at fund raisers, attending church sponsored events, and working in the office. Both the Applicant and the Co-Applicant are required to invest a minimum of 250 hours in “sweat equity” towards the purchase of their home. Anyone 16 years old or older who will reside in the home is required to invest 100 hours towards “sweat equity.”

Habitat homes are built and sold for home owner occupancy. These homes are not intended for investors. The DuPage Habitat for Humanity mortgage documents requires the homeowners to occupy his or her home.

During the Application process, a credit, criminal, and reference check may be conducted and your employment/income will be verified. INFORMATION ON YOUR APPLICATION CONCERNING INCOME AND DEBTS MUST BE AS ACCURATE AS POSSIBLE. THIS INFORMATION WILL BE HELD IN STRICT CONFIDENCE.