

INCOME GUIDELINES 2009

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 December 2009

Household Size	Minimum Income	Maximum Income
1	\$ 23,548	\$ 31,397
2	\$ 26,924	\$ 35,898
3	\$ 30,272	\$ 40,362
4	\$ 33,648	\$ 44,864
5	\$ 36,326	\$ 48,435
6	\$ 39,033	\$ 52,043
7	\$ 41,711	\$ 55,614
8+	\$ 44,417	\$ 59,223

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.**

