

Requirements

DuPage Habitat owns the mortgage for all our homeowners.

Eligible applicants must...

- Be citizens or legal residents of the U.S. who **live or work in DuPage County**.
- Have a **need for affordable housing**. This is demonstrated by currently substandard or unsafe living conditions, overcrowding, accessibility issues or rent higher than 30% of income.
- Demonstrate a steady income that falls within the following established guidelines:

Based on HUD 2012 Median Family Income Effective 12/1/11			
Family Size	Area Median Income	DuPage Habitat Minimum Income 45% of AMI	DuPage Habitat Maximum Income 60% of AMI
1	\$ 53,100	\$ 23,895	\$ 31,860
2	\$ 60,700	\$ 27,315	\$ 36,420
3	\$ 68,300	\$ 30,735	\$ 40,980
4	\$ 75,800	\$ 34,110	\$ 45,480
5	\$ 81,900	\$ 36,855	\$ 49,140
6	\$ 88,000	\$ 39,600	\$ 52,800
7	\$ 94,000	\$ 42,300	\$ 56,400
8	\$ 100,100	\$ 45,045	\$ 60,060

- Show good credit and consistent payment history on debts.
- Have no bankruptcies in the last three years.
- Be **willing to enter into a 30-year partnership with DuPage Habitat**. This includes a commitment to invest 250 hours (per applicant) of 'sweat equity' in classes and homebuilding, and to adhere to the covenant restrictions in the mortgage documents.