



APPLY FOR A HABITAT HOME

**During our Open Application Dates:
Monday, November 9, 2020 until December 4, 2020**



Habitat for Humanity of LaSalle, Bureau & Putnam Counties (Habitat-LBPC) is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

HOW DO I APPLY?

- (1) Watch the video at: [APPLY FOR A HOME](#)
- (2) Download the: [APPLICATION FORM](#)
Applications can also be obtained by calling our office at 815-434-2041 or by going to our web site (www.localhabitat.org) and clicking on APPLY FOR A HOME and dragging down to APPLICATION and by printing.
- (3) Complete and submit the [APPLICATION FORM](#) during the Open Application Period. Mail to Office: Habitat-LBPC, 628 Columbus St., Ste. 405, Ottawa, IL 61350. Questions, please call our office. You will be contacted once your application is received and reviewed.
- (4) **Questions?**
Continue reading and download our **HOUSING HELP** and dragging down to APPLICATION and by printing.

If you have additional questions, please plan on participating in one of our **Zoom meetings**.

- **Friday, November 13, 2020 – 6:00 pm**
- **Wednesday, November 18, 2020 – 6:00 pm**

To participate in the Zoom meeting, please email Fran Gibson at habitat628@att.net.

Additional information.

How are partner families selected?

Applying families must:

- Show a need - Potential homebuyers might be dealing with poorly built, unhealthy, damaged or inadequate housing. Alternatively, they might have a rent that they can't afford or is inaccessible for disabilities, if there is a need.
- Qualify for an affordable mortgage - You must have documented, adequate, and reliable income to qualify and make affordable monthly mortgage, real estate taxes and insurance payments. Habitat offers homebuyers an affordable mortgage. Those payments are then cycled back into the community to help build more affordable homes. Our applicants complete financial applications which are reviewed and verified by our Mortgage Loan Originator.
- Willing to work with Habitat - Our homebuyers put in hundreds of hours of “sweat equity,” which means they help build their own home and the homes of others in the Habitat for Humanity house building program. These prerequisite hours may also include classes in personal finances, home maintenance and other relevant topics to help ensure capability for the demands of owning a home. These homebuyers must commit and understand Habitat as together we encourage the program so that we can continue to serve.

Is owning a Habitat home right for you?

Habitat for Humanity provides a hand up, not a hand out, to hard-working families with low incomes who are willing to partner with Habitat as homeowners.

Habitat Homeowners:

- Earn a sufficient income to pay an affordable mortgage on their future home
- Strengthen the local community by paying property taxes and utilities in addition to spending disposable income locally
- Invest 350-500 “sweat equity” hours into building their own home, other future homeowner’s home, and participating in financial and home maintenance classes



- Be required to keep homes maintained and in good condition in accordance with the Habitat covenants
- May not rent their homes to encourage safer, owner-occupied neighborhoods

Eligible applicants must:

- Be citizens or legal residents of the U.S. and live or work in our three county service area (LaSalle, Bureau & Putnam Counties) for one year prior to applying
- Have a need for affordable housing due to unsafe living conditions, overcrowding, accessibility issues, or rent higher than 30% of income
- Ability to pay a mortgage by earning a stable income that falls within Habitat’s income guidelines (see below)
- Have good credit with consistent payment history
- Not have bankruptcies in the past 3 years
- Work 350-500 “sweat equity” hours (hours have no monetary value towards the purchase of a home)
- Be willing to share your story, speak with the media and churches, help fundraising events, and share pictures of family with Habitat and on social media
- Take financial and homeowner maintenance classes (at least three sessions)
- Be willing to enter into a 30-35 year (based on the length of the mortgage) with Habitat-LBPC and adhere to covenant restrictions in all mortgage documents.

Income Guidelines Chart

If you receive other income, such as Social Security, documented child support (court ordered), disability, or retirement, please add to get a total income for your household size.

Family Size	Minimum Income 30% of MFI	Maximum Income 60% of MFI
1	\$19,150	\$38,300
2	\$21,850	\$43,700
3	\$24,600	\$49,200
4	\$27,640	\$55,280
5	\$30,680	\$61,360
6	\$35,160	\$70,320
7	\$39,640	\$79,280
8+	\$44,120	\$88,240

Residency Requirements

For the upcoming Habitat Build which will be in Ladd, IL –residency requirements is that applicants have lived in our three-county service area (LaSalle, Bureau & Putnam Counties) for at least 12 months prior to application.