



# Affordable homeownership is within reach!

## Homebuyer Program Applications Available 2/20/17 - 3/10/17

Applications can be picked up or downloaded on or after February 20, 2017 at 1100 W Cermak Rd., Suite 404, Chicago between 9:00 am and 4:00 pm or at [habitchicago.org](http://habitchicago.org)

**Be a part of a homebuyer program that teaches you everything you need to know, and works with you to build your home!**

Habitat for Humanity believes that all hard-working individuals and families should have access to the benefits and stability of homeownership.

We are now accepting applications to help you achieve that goal!

**[habitchicago.org](http://habitchicago.org) 312-563-0296 ext. 15**



Habitat for Humanity Chicago is a nonprofit housing ministry affiliate of Habitat for Humanity International. We seek to eliminate substandard housing in Chicago and to make decent shelter a matter of conscience and action. Habitat invites people of all backgrounds, races and religions to build homes together in partnership with qualifying families.



# Am I eligible?

If you are interested in affordable homeownership, you may be eligible if you meet **3** criteria:

You have a **need** for affordable housing because your current housing is:

- Unsafe or
- Overcrowded or
- Too much of your family income (over 30%) goes towards rent

You are **willing** to partner in our program by:

- Completing 250-350 volunteer hours
- Attend free homeowner university classes
- Save up to \$2,200 for down-payment

You have the **ability** to buy your home with a 0% interest mortgage because you have:

- A steady income that is 40%-80% of area median income
- A monthly debt below 40% of total income

You may not be eligible if you: are a current homeowner; have \$1,000+ in collections; have any judgments or liens; have been in bankruptcy or foreclosure in the past 2 years; or are a registered sex offender.

## Attend an Information Session

Attending an information sessions is not required, however it is highly recommended to learn more about the Habitat Homebuyer program. Seating is limited; you must call to RSVP.

**Saturday, February 25, 2017**

6:00 - 7:30p.m

1100 West Cermak Rd., Suite 404

**RSVP:** 312-563-0296 ext. 10 or 15

## Apply!

Download an application at **habitchicago.org** starting 2/20/17

OR

Pick up an application at our office between the hours of 9:00 a.m. and 4:00 p.m. between 2/20/17 and 3/10/17

**Applications and all required documentation are due no later than March 10, 2017 at 4:00 p.m.**

