

## You May Qualify!

- Will you attend a required Orientation?
- Do you have a need for housing?
- Are you willing to partner?
- Do you have reliable income to repay the affordable 0% interest loan?
- Do you have a decent credit history?
- Will you complete 300 sweat equity hours?
- Will you attend financial counseling sessions?
- Can you save \$500 for down payment?



## Habitat's Mission

Decatur Area Habitat for Humanity partners with God's people to build simple, decent, and affordable homes for people in need, providing them with a place to live and grow into all that God intended.



Learn about owning a home by attending an Orientation meeting.



151 North Main Street  
P.O. Box 832  
Decatur, IL 62525-0832  
(217) 425.6446  
Jm.decaurhabitat@att.net  
decaurhabitat.org

## VETERANS BUILD VETERAN HOME PROGRAM

**BRINGING HOMEOWNERSHIP  
WITHIN REACH FOR  
AMERICA'S VETERANS**

Decatur Area  
**Habitat for Humanity**

Contact us at  
**(217) 425.6446**

or on the web at [www.decaurhabitat.org](http://www.decaurhabitat.org)



Habitat is not a handout; it is a hand up. Zero percent interest mortgage loans keep the homes affordable. Habitat makes no profit and mortgage payments are used to build more Habitat homes.

# Looking For a Place to Call Home?

Habitat builds simple, decent, homes with 3,4 or 5 bedrooms, depending on family size. An 8' x 10' outdoor shed is also included

## Willingness to Partner>>>

You must be willing to commit to being a full partner in the construction of your house.

- ◆ Work with DAH4H volunteers in building your house.
- ◆ Participate in cleaning your house at the end of construction.
- ◆ Agree to fulfill 300 hours of "sweat equity".
- ◆ Agree to attend and complete counseling sessions that are focused on financial management and home maintenance.

## Ability to Pay>>>

You must be able to pay the monthly mortgage.

- ◆ Have a reliable source of income
- ◆ Family's credit is free of liens and judgments.
- ◆ Meet Income Guidelines.
- ◆ Demonstrated history of making payments on time.
- ◆ Ability to make a \$500 down payment (optional air conditioning unit for an additional \$200) and proof of first year's Homeowners Insurance at the time of closing.

## Habitat House>>>

Habitat builds simple , decent affordable houses using a standard design.

- ◆ 3 BR, 1/12 bath
- ◆ 4 BR, 2 baths
- ◆ Driveway
- ◆ Crawlspace
- ◆ Storage Shed
- ◆ Your choice of siding and roof colors, flooring and light fixtures
- ◆ Refrigerator and range donated through our Whirlpool Gift in Kind program.

### HUD Income Guidelines for Macon County

Number in household	Minimum Income Annual;/Monthly		Maximum Income Annual/Monthly	
	Annual	Monthly	Annual	Monthly
1-3	15,500	1,290	30,960	2,580
4	17,200	1,430	34,380	2,870
5	18,600	1,550	37,140	3,100
6	20,000	1,670	39,900	3,330
7	21,350	1,780	42,660	3,560
8	22,750	1,896	45,420	3,785

### Fast Facts

- ◆ Founded on September 3, 1987 by John Henry Cain and is committed to the development and uplifting of families and communities, not just the construction of houses.
- ◆ Businesses, churches and individuals donate labor, material and money.
- ◆ House payments by Habitat homeowners are re-invested in building more homes.
- ◆ The average appraised value of a new Macon County home is \$38,000-\$48,000



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