

You May Qualify!

- 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?



Learn about owning a home by attending an Orientation meeting.



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.

Contact us at
(217) 425.6446

or on the web at www.decaturhabitat.org

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You can own a home!

Decatur Area Habitat for Humanity builds houses in partnership with qualifying families.

Decatur Area
Habitat for Humanity®



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.

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.

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
- ◆ Income meets guidelines
- ◆ 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.



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