



## GREATER HIGHLAND AREA CHAPTER

# OF HABITAT FOR HUMANITY IS TAKING APPLICATIONS NOW!!!

### **WOULD YOU LIKE TO OWN YOUR OWN HOME?**

The Greater Highland Area Chapter of Lewis & Clark Habitat for Humanity will be selecting a family for a home to be built in 2011/2012. Families are selected according to the following criteria:

#### **1. NEED**

You must **currently be living in substandard housing**. This might include; poor plumbing, heating, or wiring, a leaking roof, overcrowded conditions, or unsafe or unsanitary living conditions.

#### **2. ABILITY TO PAY**

You must **be able to repay the mortgage**. This mortgage is a no-interest loan, typically for the length of 15-25 years. You must not be able to qualify for conventional financing. Your income should be within the following guidelines.

Size of Family	Minimum Income	Maximum Income	Size of Family	Minimum Income	Maximum Income
1	13,850	23,050	5	21,350	35,600
2	15,800	26,350	6	22,950	38,200
3	17,800	29,650	7	24,500	40,850
4	19,750	32,950	8	26,100	43,500

Add \$2,400 for each additional member living in household.

#### **3. WILLINGNESS TO PARTNER**

You must be willing to partner with Habitat's program. This includes completing **400 hours of sweat equity**, making monthly house payments, maintaining your home, and participating in the Family Support Program. You must also be willing to allow two members of the Family Selection Committee to conduct a home visit.

To obtain an application, you must **attend** a one-hour orientation session at one of the following times and **bring** verification of income for your family:

Tuesday June 14, 2011  
7:00 PM

Highland Chamber of Commerce  
907 Main St Highland, IL 62249-1549

Saturday June 18, 2011  
10:00 AM

Tuesday June 21, 2011  
6:30 PM

New Douglas Community Center  
104 S. Main St. New Douglas IL 62074

FOR ADDITIONAL INFORMATION, CALL Rick 618-654-6321 or 618-660-9003 or Jennifer 618-644-6148  
EMAIL: ricaho1@hometel.com fairchance@hometel.com

**Lewis & Clark Habitat for Humanity is a non-profit organization that works with low-income families to build and renovate houses.**

We are 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.

