



## Affordable homeownership is within reach!

**Homebuyer Program  
Applications  
Available  
Online at  
[www.gohabitat.net](http://www.gohabitat.net)**

Applications can also be picked up at  
7258 Benton Drive, Frankfort between  
9:00 am and 4:00 pm or at  
[www.gohabitat.net](http://www.gohabitat.net)

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

**Our next Orientation Session will be held on Saturday, January 26, 2019, at 11:00 am sharp at the Flossmoor Public Library – 1000 Sterling Avenue, Flossmoor, IL 60422.**

We are now accepting applications to help you achieve the goal of homeownership.

Visit us Online at [www.gohabitat.net](http://www.gohabitat.net) or call 708-441-4375



Habitat for Humanity Chicago South Suburbs is a nonprofit housing ministry affiliate of Habitat for Humanity International. We seek to eliminate substandard housing and 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 250-325 volunteer hours
- Attend free homeowner university classes
- Save up to \$2,500 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 minimum credit score of 550

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 year; 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; call to RSVP.

Jan. 26, 2019 11 a.m. sharp  
Flossmoor Public Library  
1000 Sterling Ave, Flossmoor, IL 60422

## Apply!

Download an application at [www.gohabitat.net](http://www.gohabitat.net)

OR

Pick up an application at our office between the hours of 9:00 a.m. and 4:00 p.m.

**Applications and all required documentation are due no later than Feb. 28, 2019 at 4:00 p.m.**

