



**Mission**

Habitat for Humanity of DeKalb County unites God's people to provide decent, affordable housing for families in need.

Dear Applicant,

If you are interested in partnering with Habitat for Humanity of DeKalb County, please read all of the attached materials.

The income guidelines are typically updated in March of each year. Your annual household income must fall between the minimum and the maximum for your family size in order to qualify. You must also be prepared to contribute the Sweat Equity hours.

If after reviewing the materials you would like to apply, please gather copies of the information requested in the Application Checklist and print and complete a hard copy of the Application.

Please call the office to set up an appointment to review the program and your application with one of our board members. The telephone number for the office is 815-758-5055. Please leave a detailed message and your call will be returned.

Thank you for your interest in partnering with Habitat for Humanity of DeKalb County.

Sincerely,

Family Selection Committee



## **HABITAT FOR HUMANITY** **OF DEKALB COUNTY**

2300 Sycamore Rd. #44, DeKalb, IL 60115  
Telephone (815) 758-5055 - Fax (815) 758-5525

### **2009 Orientation Fact Sheet**

#### ***Habitat for Humanity General Overview***

Habitat for Humanity (Habitat) was founded in 1976 by Millard & Linda Fuller as a non-profit, ecumenical Christian housing ministry. Habitat seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action. We invite people of all backgrounds, races and religions to build houses together in partnership with families in need.

Habitat for Humanity is made up of over 1,900 active affiliates in 64 countries around the world. In the United States, Habitat is active in all 50 states, Puerto Rico, Guam and the District of Columbia. Habitat has built more than 100,000 houses around the world, providing more than 500,000 people in more than 2,000 communities with safe, decent, affordable shelter. Every 40 minutes of every day, a Habitat house is dedicated somewhere in the world.

#### ***Habitat for Humanity of DeKalb County***

Habitat for Humanity of DeKalb County (HFHDC) began organizing in DeKalb County in 1996 and received affiliate status in June 1998. Since our beginning, we've approved eleven families in DeKalb County for home ownership. The completed houses are located in DeKalb, Sycamore and Genoa.

Habitat for Humanity of DeKalb County builds home throughout the county and is specifically seeking lots in the southern part of DeKalb County.

#### ***How the Program Works***

Through volunteer labor and donations of money and materials, HFHDC builds and rehabilitates simple, decent houses with the help of the homeowner ("partner") families. Habitat houses are sold to partner families at no profit and financed with affordable, no-interest loans. The partner family's monthly mortgage payments are used to build more houses for future partner families.

**THIS IS NOT A GIVEAWAY PROGRAM.** In addition to a down payment and the monthly mortgage payments, partner families invest hundreds of hours of their own labor ("sweat equity") into building their home and the houses of others. Partner families also volunteer during fundraising efforts, organization meetings, and publicity opportunities.

(over)

### ***The Cost of a Habitat House***

HFHDC homes cost between \$86,000 and \$100,000. The required down payment is \$1500 plus a requirement of 500 hours of "sweat equity" per family. The length of the mortgage is dependant on the cost of the house and the family's income but will not exceed 25 years with a monthly mortgage payment of about \$400. The partner family is also required to make monthly payments toward their homeowner's insurance premium and real estate taxes. These funds are held in an escrow account that is used to pay their taxes and insurance annually. The total monthly payment is approximately \$800 - \$900 per month. The family is responsible for all utilities.

### ***Can I Sell My Habitat House?***

HFHDC holds the first option to purchase a house at fair market value if a partner family decides to sell. We also hold a second mortgage on each home, which covers the difference between the original established mortgage loan balance and the initial fair market value of the home. Each year the family remains current in their mortgage payments, a percentage of this second mortgage is forgiven. **THERE ARE NO REQUIRED PAYMENTS ON THIS "SILENT" SECOND MORTGAGE.** There is also a third mortgage on each home. This policy enables a Habitat partner family to build up equity while safeguarding the organization's investment in the house.

### ***Becoming a Partner Family***

After attending a Family Selection Committee Orientation Meeting, the potential partner family submits an application and all supporting documents to the Family Selection Committee. Upon receipt, the Family Selection Committee reviews the application for all required documentation. If all required documentation is not submitted, the incomplete application is rejected and the family is notified.

When the Family Selection Committee has received a complete application, the application is reviewed for critical factors including:

1. Need
2. Ability and Willingness to Pay
3. Willingness to Partner
4. Residency

The Family Selection Committee may also review references and credit history and make a home visit to the applicant. The Family Selection Committee then makes a recommendation to the full HFHDC Board of Directors who make the final decision to approve the family.

All applicant information is kept in the strictest of confidence. No one outside of the organization ever has access to the applicant information. Within the organization, only those with a need to know will have access to the applicant file.

### ***Contacting Habitat for Humanity of DeKalb County***

Habitat for Humanity of DeKalb County  
2300 Sycamore Rd., #44  
DeKalb, IL 60115

Office: (815) 758-5055  
Fax: (815) 758-5525  
[www.hfhdcillinois.org](http://www.hfhdcillinois.org)  
[habitat@tbc.net](mailto:habitat@tbc.net)



# Family Selection Committee 2009 Income Guidelines

## DeKalb County Median Income

Family Size	1	2	3	4	5	6	7	8
Minimum	\$25,000	\$26,500	\$28,000	\$30,000	\$31,500	\$33,000	\$34,500	\$36,000
Maximum	\$31,140	\$35,640	\$40,080	\$44,520	\$48,060	\$51,660	\$55,200	\$58,740

**HABITAT FOR HUMANITY OF DEKALB COUNTY, INC.  
SWEAT EQUITY POLICY**

**1. WHAT SWEAT EQUITY IS**

All families that have been selected to receive a Habitat for Humanity home contribute "Sweat Equity." They work as partners with the Habitat for Humanity of DeKalb County (HFHDC) affiliate and other volunteers to accomplish Habitat's mission. Families are not paid a wage for this work, but it is an important part of their investment.

**2. FAMILY REQUIREMENTS**

The following guidelines are the sweat equity requirements for receiving a house built by Habitat for Humanity of DeKalb County:

For your family members

An adult aged 18 or over	250 credit hours
A young adult aged 16-17 years	100 credit hours

The total requirements shall not be more than 500 hours per household. Your family's sweat equity requirement is determined at the time you are selected as a partnering family.

Your family will need to earn the total hours of sweat equity required prior to occupancy. A minimum of 50 hours and a maximum of 100 sweat equity hours must be completed before construction on your house begins. Only family members living in the house can complete hours prior to construction to count towards sweat equity.

**3. ON THE CONSTRUCTION SITE**

On the construction site for your home, hours can be counted toward your sweat equity when completed by relatives and friends who are 16 years of age and older. You must personally contribute a minimum of 100 hours per adult living in the home during construction. Exceptions may be granted in severe, extenuating circumstances. At least one family member or representative of the family must be present on all Saturday volunteer build days.

**4. WHEN TO START COUNTING SWEAT EQUITY HOURS**

As a partner family with Habitat for Humanity of DeKalb County, you are eligible to start accumulating sweat equity toward your family's requirement.

**5. HOW SWEAT EQUITY HOURS ARE EARNED**

Credit hours will count in these ways:

- 1 hour of construction site work = 1 credit hour for family members, ages 16 and up, and for relatives and friends, ages 16 and up
- 1 hour of Home Maintenance & Money Management Classes = 1 credit hour
- 1 hour of Habitat for Humanity of DeKalb County board meeting = 1 credit hour
- 1 hour of public speaking for Habitat for Humanity of DeKalb County = 1 credit hour
- 1 hour of secretarial work for Habitat for Humanity of DeKalb County = 1 credit hour
- 1 hour of ESL, Adult Literacy, and/or educational classes = 1 credit hour (max. 50 hrs.)
- 1 hour of childcare for others engaged in Habitat construction, class or meetings – 1 credit hour (max. 20 hours)
- 1 hour of Homeowner Association meetings = 1 credit hour
- Other activities as specified by Habitat for Humanity of DeKalb County Board of Directors

## **6. KEEPING TRACK OF SWEAT EQUITY HOURS**

Your family must keep careful records of hours on the Daily Time Sheet for Sweat Equity Hours Earned and inform your advocate of progress each month. When your sweat equity is completed, your time sheets are added to your family's file.

## **7. PARTNER HOURS**

Your family will be expected to continue partnering with HFHDC by completing partner hours upon completion of your home. Eight (8) hours will be expected by each family according to the availability of other Habitat construction projects, speaking engagements and office needs. You will be contacted by Habitat for Humanity of DeKalb County staff or volunteers to schedule your partner hours.

This policy is in effect for hours earned after April 3, 2008



# HABITAT FOR HUMANITY OF DEKALB COUNTY

2300 Sycamore Rd. #44, DeKalb, IL 60115  
Telephone (815) 758-5055 - Fax (815) 758-5525

## **Habitat for Humanity of DeKalb County Application for Housing Checklist**

We will need the following information in order to process your application for home ownership. If you can't get any of this information, please note the reason why on the bottom of the page.

- a. Past 2 years' tax returns and W – 2's
- b. Copies of the most recent pay stubs covering a 1 month period
- c. Copies of your last 2 bank statements
- d. Proof of receipt of any other income (i.e. child support, social security, disability income)
  - 1. Child Support = Copy of divorce property settlement, printout from the court showing past 12 months' history of payment
  - 2. Social Security and Disability = Copy of the awards letter
- e. Evidence of US citizenship or Permanent resident status
- f. Copy of divorce property settlement if applicable

(Please submit **COPIES**, not originals of the required documents.)

**APPLICATION DUE** \_\_\_\_\_

# Habitat for Humanity®

PLEASE REMOVE LABEL AND ADHERE TO YOUR MAILING ENVELOPE. THANK YOU.

Affix label here containing:

- Affiliate name
- Affiliate mailing address for receipt of completed application
- Affiliate phone number

## FOR HOUSING



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.

**Dear Applicant:** We need you to complete this application to determine if you qualify for a Habitat for Humanity house. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

1. APPLICANT INFORMATION	
Applicant	Co-Applicant
<b>Applicant's name</b>	<b>Co-Applicant's name</b>
Social Security Number _____ Home Phone _____ Age _____	Social Security Number _____ Home Phone _____ Age _____
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)
<b>Dependents</b> and others who will live with you (not listed by co-applicant)	<b>Dependents</b> and others who will live with you (not listed by applicant)
Name _____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	Name _____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
Present Address (street, city, state, zip code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present Address (street, city, state, zip code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of Years _____	Number of Years _____
If Living at Present Address for Less Than Two Years Complete the Following	
Last Address (street, city, state, zip code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	Last Address (street, city, state, zip code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of Years _____	Number of Years _____

### 2. FOR OFFICE USE ONLY - DO NOT WRITE IN THIS SPACE

Date Received: \_\_\_\_\_

More Information Requested?  Yes  No

Date Application Completed: \_\_\_\_\_

Accepted  Denied

Date Letter Sent: \_\_\_\_\_

Date of Home Visit: \_\_\_\_\_

Date Letter Sent: \_\_\_\_\_

### 3. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to complete a certain number of "sweat equity" hours. Your help in building your home and the homes of others is called "sweat equity," and may include clearing the lot, painting, helping with construction, working in the Habitat office, or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:

Applicant:	Yes	No
Co-Applicant:	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

### 4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen    Bathroom    Living Room    Dining Room    Other (please describe) \_\_\_\_\_

If you rent your residence, what is your monthly rent payment? \$ \_\_\_\_\_ /month

(Please supply a copy of your lease or a copy of a money order receipt or cancelled rent check.)

Name, address and phone number of current landlord: \_\_\_\_\_

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

### 5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ \_\_\_\_\_ /month   Unpaid Balance \$ \_\_\_\_\_

Do you own land?  No    Yes   (If yes, please describe, including location) \_\_\_\_\_

Is there a mortgage on the land?  No    Yes   If yes:   Monthly Payment \$ \_\_\_\_\_   Unpaid Balance \$ \_\_\_\_\_

If you are approved for a Habitat home, how should your name(s) appear on the legal documents?

### 6. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and Address of <b>Current</b> Employer	Years On This Job	Name and Address of <b>Current</b> Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone
<b>If Working at Current Job Less Than One Year, Complete the Following Information</b>			
Name and Address of <b>Last</b> Employer	Years On This Job	Name and Address of <b>Last</b> Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

**7. MONTHLY INCOME AND COMBINED MONTHLY BILLS**

Gross Monthly Income	Applicant	Co-Applicant	Others in Household	Monthly Bills	Monthly Amount
<sup>1</sup> Base Employment Income	\$	\$	\$	Rent	\$
AFDC/TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child care	
Disability				School Lunch	
Alimony				Average Credit Card Payment	
Child Support				Student Loans	
Other				Alimony/Child Support	
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$

<sup>1</sup>Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

<sup>3</sup>Please attach copies of last month's bills.

<sup>2</sup>List additional household members over 18 who receive income:

Name	Age	Monthly Wages
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

**8. SOURCE OF DOWNPAYMENT AND CLOSING COSTS**

Where will you be getting the money to pay the down payment and closing costs (for example: savings, parents)? If you are borrowing money to pay these costs, explain how and from whom.

**9. ASSETS**

**List Checking and Savings Accounts Below**

Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$

<b>Do you own a:</b>	Yes	No	<b>Do you own a:</b>	Yes	No
Stove	<input type="checkbox"/>	<input type="checkbox"/>	Car (#1)	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		
Washer	<input type="checkbox"/>	<input type="checkbox"/>	Car (#2)	<input type="checkbox"/>	<input type="checkbox"/>
Dryer	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		

**10. DEBT**

**To Whom Do You and the Co-Applicant Owe Money?**

Car	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$ _____	\$ _____		\$ _____	\$ _____
	Mos. left to pay: _____			Mos. left to pay: _____	
Furniture	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$ _____	\$ _____		\$ _____	\$ _____
	Mos. left to pay: _____			Mos. left to pay: _____	
Credit Card	Monthly Payment	Unpaid Balance	Alimony/Child Support	\$ _____	/month
	\$ _____	\$ _____	Job-Related Expenses	\$ _____	/month
	Mos. left to pay: _____		(Child Care, Union Dues, etc.)	\$ _____	/month
Medical	Monthly Payment	Unpaid Balance	<b>Column 2: Subtotal of Payments</b>	\$ _____	/month
	\$ _____	\$ _____	<b>Column 1: Subtotal of Payments</b>	\$ _____	/month
	Mos. left to pay: _____		<b>Total Monthly Expenses</b>	\$ _____	/month
<b>Column 1: Subtotal of Payments</b>	\$ _____	/month			

**11. DECLARATIONS**

**Please Check the Box That Best Answers the Following Questions For You and the Co-Applicant.**

	Applicant		Co-Applicant	
a. Do you have any debt because of a court decision against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question a through e, however, please explain on a separate sheet of paper.

**12. AUTHORIZATION AND RELEASE**

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

Applicant Signature	Date	Co-Applicant Signature	Date
X _____		X _____	

**PLEASE NOTE:** If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for Applicant or "C" for Co-Applicant.

Applicant's name \_\_\_\_\_

Co-Applicant's name \_\_\_\_\_

**13. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

**Please Read This Statement Before Completing the Box Below:** The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant	Co-Applicant
<p><input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Race/National Origin:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> American Indian or Alaskan Native</li> <li><input type="checkbox"/> Native Hawaiian or other Pacific Islander</li> <li><input type="checkbox"/> Black/African American</li> <li><input type="checkbox"/> Caucasian</li> <li><input type="checkbox"/> Asian</li> <li><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</li> <li><input type="checkbox"/> Asian AND Caucasian</li> <li><input type="checkbox"/> Black/African American AND Caucasian</li> <li><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</li> <li><input type="checkbox"/> Other (specify)</li> </ul> <p><b>Ethnicity:</b></p> <p><input type="checkbox"/> Hispanic    <input type="checkbox"/> Non-Hispanic</p> <p><b>Sex:</b></p> <p><input type="checkbox"/> Female    <input type="checkbox"/> Male</p> <p><b>Birthdate:</b> ____ / ____ / ____</p> <p><b>Marital Status:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Married</li> <li><input type="checkbox"/> Separated</li> <li><input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</li> </ul>	<p><input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Race/National Origin:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> American Indian or Alaskan Native</li> <li><input type="checkbox"/> Native Hawaiian or other Pacific Islander</li> <li><input type="checkbox"/> Black/African American</li> <li><input type="checkbox"/> Caucasian</li> <li><input type="checkbox"/> Asian</li> <li><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</li> <li><input type="checkbox"/> Asian AND Caucasian</li> <li><input type="checkbox"/> Black/African American AND Caucasian</li> <li><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</li> <li><input type="checkbox"/> Other (specify)</li> </ul> <p><b>Ethnicity:</b></p> <p><input type="checkbox"/> Hispanic    <input type="checkbox"/> Non-Hispanic</p> <p><b>Sex:</b></p> <p><input type="checkbox"/> Female    <input type="checkbox"/> Male</p> <p><b>Birthdate:</b> ____ / ____ / ____</p> <p><b>Marital Status:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Married</li> <li><input type="checkbox"/> Separated</li> <li><input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</li> </ul>

To Be Completed Only By the Person Conducting the Interview	
<p>This application was taken by:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Face-to-Face Interview</li> <li><input type="checkbox"/> By Mail</li> <li><input type="checkbox"/> By Telephone</li> </ul>	<p>Interviewer's Name (print or type)</p>
	<p>Interviewer's Signature _____ Date _____</p>
	<p>Interviewer's Phone Number _____</p>