



Habitat Is Seeking to Partner with Families

Are you in need of a home?

Is your rent too high for your income?

Do you live in an unsafe neighborhood?

Does your residence need constant repairs?

Is your residence too small for your family?

Would you like to break the cycle of subsidized housing?

If you answered yes to any of these questions (or know someone who would), Habitat for Humanity of McLean County would love to assist you along the path to homeownership.

Habitat for Humanity is a Christian housing ministry that partners with individuals and families who have a genuine need for a decent home. Habitat selects homeowners based on housing need, ability to make monthly mortgage payments, and willingness to partner with Habitat for Humanity.

Our Mission

We are building hope and building homes with families in need. Our Christian mission works in partnership with God, individuals, organizations and qualifying families in need of a decent, affordable home.

Our Vision

We strive to improve living conditions and offer homeowner education for families in need. Our vision is to eliminate substandard housing in McLean County.

Ways to Apply

- Call our office at 309-827-3931 to receive a pre-application screening form.
- Visit us online at www.habitatmclean.org to fill out a Home Interest Form
- Stop by our office at 301 N. Main St. in Downtown Bloomington



Requirements to become a Habitat Partner Family

- Must be a current resident of McLean County for a year
- Must be a U.S. Citizen

Demonstrate housing need

- Inadequate and/or substandard housing; unsafe area
- Overcrowded conditions
- Subsidized housing

Ability to Pay

- Annual income must fall under specific HUD guidelines
- Must demonstrate ability to pay monthly mortgage payment
- Must have a sufficient debt to income ratio (Credit does not have to be perfect, but a low debt to income ratio is important)

Willingness to Partner

- “Sweat Equity” – may include construction assistance, working at the ReStore or office, financial matters classes, and homeownership workshops.
 - Required 250 hrs per adult and 50 hrs per adult child
 - 80% of hours must be completed by partnering families
 - Up to 20% of hours can be donated by friends and relatives
- Homeownership – the family will be responsible for maintenance and repairs in their home after the closing documents are signed

Characteristics of the House

Approx. **\$500 down payment, \$500 monthly mortgage payment**

- No less than a 3 Bedroom House
 - Basic landscaping
 - 5-Star Energy Star Rating
- Heating system
- Basic appliances (fridge, stove, washer/dryer, etc. donated by Whirlpool)
- Blinds for private areas home, donated by Hunter Douglas Co.

Founded: 1985 Houses Built: 135 McLean County Citizens housed: 563 Number of Children Housed: 372





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