

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 decent debt to income ratio
- Must save \$900 for the down payment
- Must be willing to work with Habitat to develop a budget to determine eligibility

Willingness to Partner

- “Sweat Equity” – may include construction assistance, working at the ReStore or the office, Homeowner credit counseling classes and home maintenance classes
 - 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

How to Apply

- Call our office at 309-827-3931 to receive a pre-application screening form to begin the application process.
- Fill out a pre-application screening form in our office or online:
 - ▶ Visit www.habitatmclean.org
 - ▶ Click “Apply for a Home” on left hand side
 - ▶ Click “pre-application screening form or home interest form if you are not able to print out the pre-application screening form.”

Contact Us:

Habitat for Humanity of
McLean County
301 North Main Street
Bloomington, IL 61701



Become a Homeowner



Building Homes
Building Hope
In Our Community



About Habitat for Humanity of McLean County

Thousands of families in McLean County are in need of decent affordable housing. Each year, hundreds of families look to Habitat for Humanity for help out of their situation.

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 home they can afford to own.

Our Vision

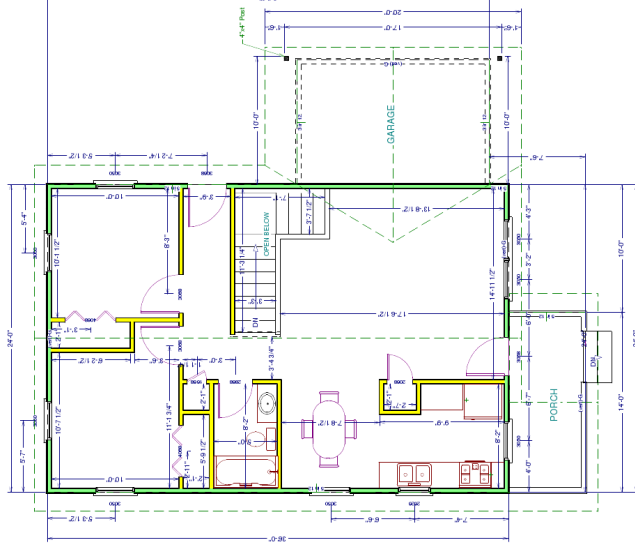
We strive to improve living conditions for families in need. Our vision is to eliminate substandard housing in McLean County.

General Process of becoming a homeowner:

- Complete Pre-Application Screening Form
- If applicant qualifies, an application is given.
- Selection to be a family partner via application
- Down payment of \$900 (\$500 plus \$400 insurance)
- 250 hours per adult of “sweat equity” work
- Monthly payment ranging from \$475-\$495
- At the completion of the partnership, the family is a full time homeowner; Habitat is not a landlord



Sample House Plan



Characteristics of the House

- 5-Star Energy Star Rating
- Basic appliances (fridge, stove, washer/dryer, etc. donated by Whirlpool Appliances)
- Basic landscaping
- Heating system
- Blinds for private areas of the home, donated by Hunter Douglas Co.
- 1 year warranty

