



Homeownership is within your reach!

Discover how with Habitat for Humanity and other community resources.

Your Keys

A Homeownership Event

Sat., April 12, 2014

10:00AM – 2:00PM

The Salvation Army
Kroc Community Center
1250 W. 119th Street,
Chicago, IL 60643

Join us at *Your Keys*, a one day homeownership resource fair! Learn about Habitat for Humanity's affordable homeownership program and visit with 20 plus community organizations providing **housing, job, and financial services**. The first 200 families will meet one-on-one with a financial counselor for a **free assessment of your financial health** and eligibility for Habitat's **0% interest mortgage** homebuyer program.



yourkeys.org 312-563-0296 ext. 19



Windy City
Habitat
for Humanity®
Chicago, Illinois

Windy City Habitat for Humanity is a nonprofit housing ministry affiliate of Habitat for Humanity International. We seek to eliminate substandard housing in Chicago and to 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.

Are You a Good Fit?

If you are interested in affordable homeownership, you may be eligible through Habitat if you meet 3 criteria:

You have a need for housing because your current housing is:

- Unsafe or
- Overcrowded or
- Too expensive (over 35% of income towards rent + utilities)

You are willing to partner in our program by:

- Putting in 250-350 volunteer hours
- Attending free homeowner classes
- Being open to living where we build

You have the ability to buy your home with a 0% interest mortgage because you have:

- A steady family income
- A monthly debt below 40% of total income
- At least \$500 in savings and the ability to save \$100 per month

You will 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 2 years; or are a registered sex offender.

Come to *Your Keys* and Learn More!

What to Expect:

Your Keys is both an orientation and a resource fair. It is the only time to apply for homeownership with Windy City Habitat in 2014.

- Sign-in for information sessions for up to 200 families will begin at 9:30am in front of the Kroc Center auditorium
- Sessions will be offered at 10:00 am, 11:00 am, 12:00 pm and 1:00 pm
- The first half of the session will introduce you to Habitat's homebuyer program
- You will then have the opportunity to review your personal finances with a financial counselor and tailor a plan for achieving homeownership and financial stability
- Regardless of fit or interest in Habitat, you are encouraged to explore the resource fair for job training, financial, housing and community opportunities
- The resource fair will be open to the public from 10 am – 2 pm

How to Prepare:

If you are interested in Habitat's Homebuyer Program:

1. Visit our website to learn more about qualifications at yourkeys.org.
2. Review your credit report to make sure you don't have any disqualifying factors. For a free credit report, visit annualcreditreport.com or call (877) 322-8228
3. Visit our build site in West Pullman to see if our homes and location appeal to you. Our current 16 home build is located on S. Union between 119th and 120th.
4. Pass on this information to a friend and/or relative

What to Bring:

- Driver's license or State ID
- 30 days of most recent paycheck stubs
- 2012 or 2013 tax return
- Supplemental income documentation (Child support order, SSI award letter, SNAP, etc.)
- Most recent savings account statement