

## 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.



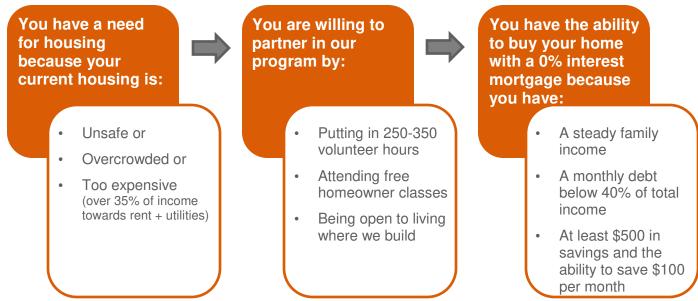
## yourkeys.org 312-563-0296 ext. 19



Windy City Habitat for Humanity 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 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.
- 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
- 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 119<sup>th</sup> and 120<sup>th</sup>.
- 4. Pass on this information to a friend and/or relative

### What to Bring:

- □ Driver's license or State ID
- $\square$  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