

**Homes Available in North Chicago, Round Lake & Waukegan**

(3) Bedroom, (2) Bath and (3) Bedroom, (1) Bath models available.



We believe that everyone deserves a safe, affordable place to call home—our homeownership program helps make this a reality for more people in our community. Apply on our website to be considered!

**Eligibility Requirements**

**Need for Housing**

- Cost-burdened housing (paying more than 30% of gross monthly income on rent).
- Overcrowded
- Unsafe living conditions
- Meet annual income guidelines based on family size.
- Lived in Lake County for the last 24 months.

**Income Guidelines:**

Family Size	Maximum Income
1	\$62,800
2	\$71,800
3	\$80,750
4	\$89,700
5	\$96,900
6	\$104,100
7	\$111,250
8	\$118,4520

**Willingness to Partner**

- Submit all documentation in a timely manner
- Complete pre-purchase financial education
- Schedule and complete partner volunteer hours

**Ability to Pay an Affordable Mortgage**

- A stable and consistent source of income. Income can come from various sources, including employment, government assistance, pensions, or other sources of verifiable, reliable income expected to continue for at least three years.
- Satisfactory credit history with a FICO score over 640.
- Qualify for a Habitat mortgage no more than 30% of applicant(s) gross income through a third-party lender.
- Applicant (s) must be a U.S. Citizen or Permanent Resident

**Learn more:**



**Pre-Applications Accepted Feb 1 - 16**