



Mission: *Habitat for Humanity of Ogle County seeks to put God's love into action by building homes, community, and hope.*

APPLICATION DEADLINE: OCTOBER 16TH

COMPLETED APPLICATIONS CAN BE DROPPED OFF AT ANY STILLMAN BANK LOCATION IN OGLE COUNTY AND SHOULD BE MARKED "ATTN: BRYAN MARKHAM" ON THE ENVELOPE. MAILED APPLICATIONS MUST BE POSTMARKED BY OCT 16TH.

2026 Habitat for Humanity Family Selection Criteria Overview

Our next Habitat home will be built in Rochelle. Please note the following:

We partner with families in helping them achieve the dream of homeownership. We build together and through volunteer labor, grants, and donated materials, can provide an affordable mortgage. **We do not give away free homes.** Oftentimes, mortgage payments are much less than what our families were previously paying in rent. By working together, we can make your dream of becoming homeowners a reality.

The Habitat for Humanity of Ogle County Family Selection Committee considers the following items when a family has applied for a home:

1. **Ability to Pay:** The family should show they have the resources to make monthly mortgage payments. This is determined by reviewing the family's income, credit, expenses, assets, liabilities, taxes, and legal matters. The family must be willing and able to make regular monthly payments for mortgage, utilities, and other financial obligations. Financial criteria must be met to show ability to pay:

Minimum annual income, adjusted for family size

Credit Score

Debt-to-income ratio of 30 % for housing and 43% or lower overall

2. **Need:** The family needs to show a need for adequate shelter. The Family Selection Committee visits the prospective homeowner at the applicant's home to assess the condition of their present living conditions. They will consider all of the current living conditions during the visit.
3. **Willingness to Partner:** The family should show they are willing to form a partnership with Habitat. Families demonstrate this by keeping appointments, filling out paperwork accurately and on time, responding to communications promptly, and showing a willingness to perform the required 200 hours of sweat equity per adult in the home. **Our Sweat Equity Policy will be shared at Application Meetings.**

4. **Residency:** The family must be residents of Ogle County and have lived here for a minimum of 1 year.

To prepare for the upcoming application process, please begin preparing and gathering the following information you will need to provide (and for your co-applicant if applicable):

- Copies of your driver's license or photo ID card
- Copies of your complete federal tax returns from the last 2 years, including W-2's from every employer
- Copies of your most recent pay stubs covering a full month's period
- Copies of your last two bank statements with all pages: checking and savings
- Proof of US Legal Permanent Residency: All applicants must show proof of legal residency and at least one applicant must be a legal permanent resident. Provide a copy of permanent resident card, US birth certificate, certificate of naturalization, or US passport
- Proof of any other type of income: please see below

Proof of Income:

- Provide copies of the 3 most recent, consecutive pay stubs for everyone over 18 who is employed; including on-call, temporary/informal work, or unemployment.
- If self-employed, provide all pages of the last 2 years' tax returns with all schedules.
- If receiving benefits, provide a copy of the most recent benefit statement.
- If receiving alimony or child support, please provide a court document and evidence of receipt for the last 3 months.
- Please reference the income limits for our program before applying.

Please note: We do not make copies.

Please do not bring any original documents.