



Thank you for your interest in applying to purchase a home through Rockford Area Habitat for Humanity (RAHFH)! RAHFH is a nonprofit housing developer and lender. We build safe, quality, and affordable homes in the Rockford area and sell them for affordable mortgages.

RAHFH will accept mortgage applications throughout the month of August 2022. This letter contains important info about **how to apply**.

The basic requirements to qualify for a mortgage with RAHFH are:

1. An **ability to maintain a monthly mortgage payment** as demonstrated by:
 - 1) meeting a **minimum household income** (income guidelines are included at end of letter),
 - 2) an evaluation of **credit history**, and
 - 3) a total **debt-to-income ratio under 41%**
2. A current **need** for safe, affordable housing
3. A **willingness to partner** with Rockford Area Habitat for Humanity and complete 200 partnership hours if approved for a mortgage (by volunteering, taking classes, etc)
4. Residence in Winnebago County

YOU CAN APPLY A NUMBER OF WAYS:

- 1) Attend one application event at one of the following times and locations – *please note that locations vary by date*. These events include a presentation at the beginning and are a good way to learn more while you apply:
 - **Thursday, August 4 at 5:30 pm @ Crusader Community Health 1200 W. State Street**
 - **Monday, August 8 at 5:30 pm @ Crusader Community Health 1200 W. State Street**
 - **Saturday, August 13 starting at 10:00 am @ RPL Nordlof Center 118 N Main Street**
 - **Wednesday, August 17 starting at 10:00 am @ Crusader Community Health 1200 W. State Street**
 - **Saturday, August 27 starting at 10:00 am @ RPL Nordlof Center 118 N Main Street**
- 2) If you cannot attend one of the application events above, please come to the Rockford Area HFH office during designated **application office hours below** (volunteers will be available to assist with applications during these times):
 - **Wednesdays in August (3, 10, 24, 31) any time between 2:30 & 6:30 pm**
 - **NO** office hours August 17th.
 - 5183 Harlem Road in Loves Park – door faces Harlem Road
- 3) If none of the options above work with your schedule, please call our office about an accommodation – 815-636-4573

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DOCUMENTS YOU NEED TO APPLY:

Copies of the following documents must be submitted with your application for it to be considered complete. We will keep the copies you bring us with your file, so please **do not bring originals**. Copying service will not be available at the application events.

- Copy of your valid, current driver's license, or photo identification card.
- Copy of your most recent tax return (2021 or 2020)
- Copies of the most recent pay stubs covering at least a 6 week period;
- Copy of your children's birth certificates, or proof of guardianship of children who will be living in the home;
- Copy of proof of receipt of any other income you want to include (i.e., child support, social security, disability income, etc.)
- Your calendar - we need to know what days and times work for you for an assessment of current housing need *if you meet the income eligibility criteria*.

Applications will not be reviewed until all required paperwork is provided, so please bring copies of all documents with you when you apply or **within seven days of applying**.

Thank you for your interest, we look forward to seeing you in August!

If you have questions about the information in this letter, please call our office at 815-636-4573.

2022 INCOME GUIDELINES

In order to meet the income requirements for a RAHFH mortgage, your **annual gross income must fall within the range below** for your family size.

HOUSEHOLD SIZE	MINIMUM INCOME	MAXIMUM INCOME
1	\$27,750	\$45,100
2	\$27,750	\$51,550
3	\$27,750	\$58,000
4	\$27,750	\$64,400
5	\$32,470	\$69,600
6	\$37,190	\$74,750
7	\$41,910	\$79,900
8	\$46,630	\$85,050
9	*	*

*For households with more than 8 members, the income limit can be calculated by adding an additional eight (8) percent per person to the next lower limit.

Income levels are based upon the Fiscal Year 2022 HUD Income Levels for Rockford, Illinois MSA. The Maximum Income is in line with "Low Income" limits and the Minimum Income is in line with "Extremely Low Income" limits.