Homeownership Pre-Application Packet

Pre-applications will not be reviewed if the required documents are not received. Applications are reviewed within 30 days of receipt. **Your application is for Habitat for Humanity's homeownership program and not for a specific home.**

REQUIRED DOCUMENTATION

- **A credit report payment** to cover the cost of pulling a credit report. $50 for one applicant; $75 for two (an applicant and co-applicant). Make payment by clicking on the links below. **You can use this link or use the QR Code on the next page.**
  - **$50 (1 applicant/owner) Link : https://square.link/u/4rbjkLtC**
  - **$75 (2 applicants/owner) Link: https://square.link/u/wcKPKMTs**
  - Habitat will order a credit report to confirm all applicants have a history of making on time payments, no past due balances, 3 years or more since bankruptcy or foreclosures, no open profit and loss, collection, or charge offs.
- **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. If receiving benefits, provide a copy of the benefit statement. If receiving alimony or child support, please provide a court document and most recent 2 payments.
  - Please reference the income limits for our program before applying.
- **Photo ID's:** Provide copies of applicant and co-applicant Photo ID's.
- **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.

We do not make copies.

Orientation is Mandatory! Sign up at http://www.habitatebsv.org/Homeownership/events
Program Guidelines: https://www.habitatebsv.org/services/homeownership/program-guidelines
Questions? Call (510) 803-3344

Ready to turn in your packet? Please ensure your pre-application is complete and all requested documentation is attached. **We cannot accept partial submissions.**

By Dropbox:
https://www.dropbox.com/request/uqvv3g3qz62fu3tgvk5l

By Mail:
Habitat for Humanity, East Bay/Silicon Valley, Inc.
Attn: Intake Specialist
2619 Broadway, Oakland 94612

Equal Housing Opportunity: Habitat for Humanity East Bay/Silicon Valley selects families on an impartial and non-discriminatory basis. Race, color, gender, national origin, marital status, family status, sexual orientation, age, religion, and disability are not part of the decision-making process. Equal Access Opportunity

Revised April 5, 2024

<u>QR Code for $50 payment – 1 applicant/owner</u>

<u>QR Code for $75 payment – 2 applicants/owner</u>

Please complete pre-application in English and answer ALL questions.

By submitting this pre-application, Applicant and Co-Applicant, if applicable, acknowledge receipt of the following disclosures: For Your Protection Get a Home Inspection and Ten Important Questions to Ask a Home Inspector. **You are applying for our program and not for a specific home.**

Please Check the area(s) you are interested in living in. Check as many counties as you would consider.

☐ Alameda County ☐ Contra Costa County ☐ Santa Clara County

Are you a First Time Homebuyer? First-Time Homebuyer= Applicant and Co-Applicant have not owned or co-owned any real estate within the last 3 years.

☐ Yes ☐ No

Would you or a member of your household benefit from an ADA accessible home? ☐ Yes ☐ No

Are you a legal permanent US resident or US Citizen? ☐ Yes ☐ No

Do you speak and understand English? ☐ Yes ☐ No

If not, please list your primary language: ____________________________________

How did you hear about the Habitat program? _____________________________

Have you attended an Orientation with Habitat EB/SV, Inc. in the last 12months?

☐ Yes ☐ No

If no, please sign up at: http://www.habitatebsv.org/Homeownership/events

Current Housing Expenses:

Rent $_________/month Utilities(gas/electric/water) $ _______/month

The counseling services, lending products, affordable housing, and other forms of assistance that may be offered by Habitat, its subsidiaries, affiliates, directors, officers, employees, agents, or our industry partners, may also be offered by other providers and you are under no obligation to utilize services from Habitat or our industry partners regardless of the recommendations made by counselors.

Program Requirements:

By checking yes, you've reviewed Habitat EB/SV's income, credit, and residency requirements on our website.

Link: www.habitatebsv.org/services/homeownership/program-guidelines ☐ **Yes**

By checking yes, you understand our credit policy does not allow open collections, recent bankruptcies/foreclosures, past due balances or 2 or more late payments. ☐ **Yes**

By checking yes, you understand submitting a pre-application is for the Habitat for Humanity program and not for a specific home. You must join the program to apply for an available home. ☐ **Yes**

APPLICANT INFORMATION (TITLEHOLDER)

First Name: ______________________ Last Name: ______________________________
☐ Married (to co-applicant☐) ☐ Single ☐ Divorced ☐ Separated

Present Address: ____
Street City, State Zip

Mailing Address: ____
Street City, State Zip

Birthdate (mm/dd/yyyy): ________________ Social Security Number: __________________

Preferred Phone # ______________________ Email: ____________________________

Is the applicant employed or receive income of any kind? ☐Yes ☐No

Active Military: ☐ Yes ☐ No Military Veteran: ☐ Yes ☐ No Sex: ☐ Male ☐ Female

CO-APPLICANT INFORMATION (TITLEHOLDER)

First Name: ______________________ Last Name: ______________________________
☐ Married (to co-applicant☐) ☐ Single ☐ Divorced ☐ Separated

Present Address: ____
Street City, State Zip

Mailing Address: ____
Street City, State Zip

Birthdate (mm/dd/yyyy): ______________ Social Security Number: ____________________

Preferred Phone # ______________________ Email: ____________________________

Is the applicant employed or receive income of any kind? ☐Yes ☐No

Active Military: ☐ Yes ☐ No Military Veteran: ☐ Yes ☐ N Sex: ☐ Male ☐ Female

ADDITIONAL HOUSEHOLD MEMBERS

Name	Birthdate	Age	Sex	Social Security #	Relationship	Has Income?	Currently living with you?	Vet or Active Military?
						☐Yes ☐No	☐Yes ☐No	
						☐Yes ☐No	☐Yes ☐No	
						☐Yes ☐No	☐Yes ☐No	
						☐Yes ☐No	☐Yes ☐No	

HOUSEHOLD EMPLOYMENT INFORMATION

Please provide history for everyone whose 18 years or older. Please use a sheet of paper if needed.

First Name:___________________________ Last Name:___________________________	☐ Self-Employed Employer:_____________________________ Address:_______________________________ ______________________________________ Phone # :	Position:_________________ Years on Job:_______________ Date started (mm/dd/yyyy): _________________________
First Name:___________________________ Last Name:___________________________	☐ Self-Employed Employer:_____________________________ Address:_______________________________ ______________________________________ Phone # :	Position:_________________ Years on Job:_______________ Date started (mm/dd/yyyy): _________________________
First Name:___________________________ Last Name:___________________________	☐ Self-Employed Employer:_____________________________ Address:_______________________________ ______________________________________ Phone # :	Position:_________________ Years on Job:_______________ Date started (mm/dd/yyyy): _________________________
First Name:___________________________ Last Name:___________________________	☐ Self-Employed Employer:_____________________________ Address: _______________________________ ______________________________________ Phone # :	Position: _________________ Years on Job:_______________ Date started (mm/dd/yyyy): _________________________

Monthly Income	**Applicant**	**Co-Applicant**	**Additional Household Member**	**Additional Household Member**
Gross Monthly Income	$	$	$	$
CalWORKS/CashAid	$	$	$	$
Pension/Social Security	$	$	$	$
VA Benefits	$	$	$	$
Supplemental Social Security Income (SSI)	$	$	$	$
Disability (SSD)	$	$	$	$
Alimony	$	$	$	$
Child Support	$	$	$	$
Other (specify)	$	$	$	$
Total Income	$	$	$	$

** If Habitat can match your household with a Habitat home, you will be required to sign a

completed loan application based on updated income information we will request from you.

CREDIT REPORT AUTHORIZATION FORM

Applicant Name: ____
First Last Middle Initial

Co-Applicant Name: ____
First Last Middle Initial

Present Address:____

Previous Address:____

Applicant Social Security #:__________________ Date of Birth:__________________

Co-Applicant Social Security #:_______________ Date of Birth:__________________

Applicant's Present Employer:________________________________

Applicant's Previous Employer:________________________________

Co-Applicant's Present Employer:________________________________

Co-Applicant's Previous Employer:________________________________

I/we hereby give my/our consent for Habitat for Humanity East Bay/Silicon Valley to obtain any and all information concerning my/our credit history from a credit reporting agency.

______________________________ Date:__________________
Applicant's Signature (Full Name)

______________________________ Date:__________________
Co-Applicant's Signature (Full Name)

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

PRIVACY POLICIES AND PRACTICES

Habitat for Humanity East Bay/Silicon Valley, Inc. ("Habitat") is committed to assuring the privacy of individuals and/or households who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publicly available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information, and financial debts

What personal information does Habitat collect about you?

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies and governmental entities providing mortgages), Federal and State partners and Habitat for Humanity International for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency such as your credit bureau reports, your credit and payment history, your credit scores, and/or your credit worthiness.
- We may share anonymous, aggregated case file information, but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.

We do not sell or rent your personal information to any outside entity.

We may also disclose personal information about you to third parties as permitted by law.

How is your personal information secured?

We restrict access to your nonpublic personal information to Habitat employees who need to know that information in order to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, and financial and housing counseling. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information, and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

Opting Out of Certain Disclosures

You may direct Habitat to *not* disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). <u>However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit Habitat's ability to provide services such as credit counseling</u>. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

Please sign under <u>either</u> the Opt-Out Section or the Release Section, <u>not both</u>.

OPT-OUT: I request that Habitat make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that Habitat will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contact Habitat.

Applicant Signature:______________________________ Date:__________________
Print Name:______________________________

Co-Applicant Signature:______________________________ Date:__________________
Print Name:______________________________

RELEASE: I hereby authorize Habitat to release nonpublic personal information it obtains about me to my creditors and any third parties necessary to provide me with the services I requested. I acknowledge that I have read and understand the above privacy policy and disclosures.

Applicant Signature:______________________________ Date:__________________
Print Name:______________________________

Co-Applicant Signature:______________________________ Date:__________________
Print Name:______________________________

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please read this statement before completing the boxes below: The following information is requested by the Federal Government for loans related to the purchase of homes in order to monitor the Lender's compliance with the equal credit opportunity and fair housing laws. You are not required to furnish this information but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant	**Co-Applicant**
☐ I do not wish to furnish this information **Race/National Origin:** ☐ American Indian or Alaskan Native ☐ Asian ☐ White ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ American Indian or Alaska Native & White ☐ Asian & White ☐ Black or African American & White ☐ American Indian/Alaska Native & Black/African American ☐ Other Multi-Racial (specify) ____________ **Ethnicity:** ☐ Hispanic or Latino ☐ Non-Hispanic or Latino **Sex:** ☐ Female ☐ Male **Other:** ☐ Veteran ☐ Disabled	☐ I do not wish to furnish this information **Race/National Origin:** ☐ American Indian or Alaskan Native ☐ Asian ☐ White ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ American Indian or Alaska Native & White ☐ Asian & White ☐ Black or African American & White ☐ American Indian/Alaska Native & Black/African American ☐ Other Multi-Racial (specify) ____________ **Ethnicity:** ☐ Hispanic or Latino ☐ Non-Hispanic or Latino **Sex:** ☐ Female ☐ Male **Other:** ☐ Veteran ☐ Disabled

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one- to four-unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Department of Real Estate at one of the following locations:

2550 Mariposa Mall, Suite 3070
Fresno, CA 93721-2273

320 W. 4th Street, Suite 350
Los Angeles, CA 90013-1105

1515 Clay Street, Suite 702
Oakland, CA 94612-1462

1651 Exposition Boulevard
Sacramento, CA 95815

P.O. Box 13700 *(mailing address)*
Sacramento, CA 95813-7000

1350 Front Street, Suite 1063
San Diego, CA 92101-3608

ACKNOWLEDGMENT OF RECEIPT

I (we) received a copy of this notice.

______________________________ ________________
Signature of Applicant Date

______________________________ ________________
Signature of Co-applicant Date

Home Inspection Disclosure Link:
www.hud.gov/sites/dfiles/OCHCO/documents/92564-CN.pdf

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover? The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed? The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection? Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection? Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take? The average on-site inspection time for a single inspector is two to three hours for a typical single family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost? Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be $300-$500 but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

2026 Income Limits
Alameda and Contra Costa County

	1-person Household	2-person Household	3-person Household	4-person Household	5-person Household	6-person Household	7-person Household	8-person Household
120% AMI	$136,752.00	$156,288.00	$175,824.00	$195,360.00	$210,988.80	$226,617.60	$242,246.40	$257,875.20
110% AMI	$125,356.00	$143,264.00	$161,172.00	$179,080.00	$193,406.40	$207,732.80	$222,059.20	$236,385.60
100% AMI	$113,960.00	$130,240.00	$146,520.00	$162,800.00	$175,824.00	$188,848.00	$201,872.00	$214,896.00
80% AMI	$95,050.00	$108,600.00	$122,200.00	$135,750.00	$146,650.00	$157,500.00	$168,350.00	$179,200.00
65% AMI	$74,074.00	$84,656.00	$95,238.00	$105,820.00	$114,286.00	$122,751.00	$131,217.00	$139,682.00
50% AMI	$59,400.00	$67,900.00	$76,400.00	$84,850.00	$91,650.00	$98,450.00	$105,250.00	$112,050.00

2026 Income Limits
Santa Clara County

	1-person Household	2-person Household	3-person Household	4-person Household	5-person Household	6-person Household	7-person Household	8-person Household
120% AMI	$172,620.00	$197,280.00	$221,940.00	$246,600.00	$266,328.00	$286,056.00	$305,784.00	$325,512.00
110% AMI	$158,235.00	$180,840.00	$203,445.00	$226,050.00	$244,134.00	$262,218.00	$280,302.00	$298,386.00
100% AMI	$143,850.00	$164,400.00	$184,950.00	$205,500.00	$221,940.00	$238,380.00	$254,820.00	$271,260.00
80% AMI	$113,700.00	$129,950.00	$146,200.00	$162,400.00	$175,400.00	$188,400.00	$201,400.00	$214,400.00
65% AMI	$93,503.00	$106,860.00	$120,218.00	$133,575.00	$144,261.00	$154,947.00	$165,633.00	$176,319.00
50% AMI	$71,950.00	$82,200.00	$92,500.00	$102,750.00	$111,000.00	$119,200.00	$127,450.00	$135,650.00

Credit Report Option

If applying online, please upload this form in the credit report payment section for the online application.

1. **Have you submitted all income documentation requested?**
   _Yes   _ No

   a. If yes, go to question 2.
   b. If no, please gather all income documentation.

2. **Have you submitted a credit report payment and provided your social security number?**
   _Yes   _ No

   a. If yes, go to question 3.
   b. If no, please provide these items.

3. **If your annual income is below the minimum for the program, would you like Habitat to return your credit report payment and NOT order a credit report?**
   _Yes   _ No

   a. If yes, read item C.
   b. If no, then Habitat will process the credit report payment by ordering a credit report.
   c. Habitat will not order a credit report and will return your payment if we have determined your income. If we are missing income documents or your income is sufficient, we will order a credit report. A credit report payment is required with your application. Applying without making a payment could lead to delays or denial.

Applicant code of conduct.

Habitat does not discriminate based on Race or color • National origin; • Religion; • Sex; • Familial status (defined as children under the age of 18 living with a parent or legal custodian, pregnant women, and people securing custody of children under 18); or • Handicap Race or color; • Marital status; • Age (provided the applicant has the capacity to contract)

As an applicant and/or Household member in relations of Habitat for Humanity East Bay/Silicon Valley, I pledge to:
Act with honesty and integrity throughout while apart of the buyer ready group when interacting with Habitat for Humanity staff or submitting documentation.
Respect the knowledge, skills, guidelines, policies, bank lending laws and values of those involved in the program.
Be responsible and accountable for my actions and personally manage, accept, and respond to all matters related to my application.

Conduct Code Principles
The following section describes the principles that are the foundation of the Applicant/household member Code of Conduct. The discussion that accompanies each principle is not intended to provide an exhaustive list of all possible situations or examples that may be considered to be violations of the Code.

As an applicant and/or household member in the Habitat for Humanity East Bay/Silicon Valley Buyer Ready Group, I pledge to:

Act with honesty and integrity throughout the admission process when interacting with staff and while submitting documentation.
Integrity is an obligation that requires each applicant to provide information honestly. Applicants must not falsify information, mislead or withhold documentation that we have requested or not requested. All applicants/household members should accurately represent herself or himself to staff and others. It is inappropriate to continue to contact staff to force them to violate fair lending laws by not following their program guidelines and/or policies.

Respect the knowledge, skills, guidelines, policies, bank lending laws and values of those involved in the program. It is inappropriate to imply in word, gesture, or deed that an application has been poorly managed, or the applicant/household member mistreated by a staff member **without tangible evidence**. Thus, slanderous comments, uncivil language and abusive behavior should be avoided, and each person should recognize and facilitate civil behavior among all involved in the application process or program.

Respect fellow applicants/household members, staff, partners volunteers and anyone involved in the Habitat for Humanity East Bay/ Silicon Valley program or selection process for a home.
The applicant should use the courtesy when interacting with fellow applicants, volunteers, staff, partners and anyone involved in the **Habitat for Humanity East Bay/ Silicon Valley program or selection process for a home**. Offensive, abusive or threatening comments via e-mail, in-person or voice mail messages or any other form of verbal or nonverbal communication will not be tolerated.

Be responsible and accountable for my actions and personally manage and respond to all matters related to my application.
Applicants/household members must demonstrate responsibility by taking ownership of all aspects related to the application process. Applicants/household members are expected to review application material, letters, disclosures from Habitat for Humanity East Bay/Silicon Valley. Habitat recommends you attend selection process presentations or read emails to better understand the program and process. It is the applicant's responsibility to meet deadlines, provide information as requested, and follow the process for each home to which they apply.

Applicants/household members, not **Habitat for Humanity**, are responsible for checking any errors or omissions before submitting their application and/or documents to Habitat for Humanity.
Applicants/household members are expected to respond to feedback from Client Services staff by appropriate modification of their behavior. If an applicant/household members has a question about the process after exhausting all available online and printed resources, the applicant should contact the appropriate staff member directly for clarification. Staff will not discuss an application with an applicant's parent, spouse, relative, representative or friend, without the applicant(s) being there.

Applicants who have not been selected or approved by Client Services staff may contact staff to learn how they may correct deficiencies in their application in the future or why they are not moving forward but should remain respectful of decisions, policies and guidelines made by those involved with Habitat for Humanity East Bay/Silicon Valley.

Applicant Code of Conduct Violations

The Applicant/Household member Code of Conduct sets forth the professional and ethical principles for the practice of Habitat for Humanity East Bay/Silicon Valley. If you are suspected of not abiding by the Applicant/Household member Code of Code, staff will email a report and evidence related to the case to the director of Clients Services. If behavior persists, the Director of Client Services will review the evidence to determine whether you may have violated the Applicant/Household member Code of Conduct and/or other local policy. If so, then Habitat for Humanity East Bay/Silicon Valley will decide what action, if any, to take and whether to still consider your application for the Habitat for Humanity East Bay/Silicon Valley Homeownership program and/or available home. Questions about the Applicant Code of Conduct should be directed to the Client Services Homeowner Selection Coordinator or the Director of Client Services. You can find their contact information on our website at www.habitatebsv.org/about/contact.