



Habitat
for Humanity
of Orange County

Creating a world
where everyone has
a decent place to
live.

If you . . .

...have a steady and
verifiable source of
income,

...are credit worthy
and have low debt,

...meet the income
guidelines,

...have a valid need
for improved
housing,

...are willing to
partner with us,

...live or work in
Orange County

. . . then you
are invited to
attend one of
our 2018
orientations!

Homebuyer Program Orientations

Habitat for Humanity of Orange County
is looking for families for affordable
homeownership opportunities!



Attend a one-hour orientation in
person at one of the locations
below, or attend at home by
signing up for a webinar by
following the links below.

Date	Location	Time	Language
April 30, 2018	Webinar www.habitatoc.org/ homebuyerorientation	7:00-8:00pm	English
May 17, 2018	Trinity United Presbyterian Church 13922 Prospect Ave., Santa Ana, CA 92705	7:00-8:00pm	Spanish
May 21, 2018	Webinar www.habitatoc.org/ homebuyerorientation	7:00-8:00pm	English
May 31, 2018	St. Joseph Center 480 S. Batavia, Orange, CA 92868	7:00-8:00pm	English
June 07, 2018	Antis Campus 2649 Campus Drive Irvine, CA 92612	7:00-8:00pm	English
June 21, 2018	Richman Community Center 320 West Elm Ave., Fullerton, CA 92832	7:00-8:00pm	Spanish
June 25, 2018	Webinar www.habitatoc.org/ homebuyerorientation	7:00-8:00pm	English

Orientations are open to the public. Follow the Habitat for Humanity signs to the meeting. **Please be prompt for all meetings** - latecomers may not be admitted.

Homebuyer Program Qualifications



If your family meets Habitat OC's qualifications, please come to a program orientation.

- 1** Your family has a need for improved housing and does not have the ability to acquire long-term permanent housing. Your family pays more than 30% of income for rent.
- 2** Your family must have a steady source of verifiable income and can demonstrate financial responsibility.
- 3** Annual income requirements depend on your household size. Generally, your gross annual income should be \$40,000 - \$100,000, including salary, wages, overtime, bonuses, alimony, child support, disability, social security, etc.
- 4** Your family must demonstrate responsible use of credit. Habitat OC will check credit history through a credit report. All collection accounts and past dues must be paid in full.
- 5** Bankruptcy: To be eligible, you must wait 7 years from date of discharge. Foreclosure: To be eligible, you must wait 7 years from date of completion.
- 6** Your debt-to-income ratio must not be more than 10%.
- 7** Your family must be able to pay a 1-3% down payment and closing costs of approximately \$10,000 - \$15,000. You must also have a minimum savings of \$1,000 in a bank account at the time of application.
- 8** If your family currently receives Section 8 rental assistance you may still apply. However, if you are selected as a Habitat partner family, you will lose your rental assistance voucher. You may be eligible to receive a mortgage assistance voucher that will cover a portion of your monthly mortgage payment.
- 9** Each adult applicant must contribute 250 hours of labor ("sweat equity") to Habitat OC through construction work; if needed, special accommodations are made.
- 10** Your family must live or work in Orange County and every member of the household must be a citizen or legal resident of the United States.

? If you have any questions, please contact Family Services:
familyservices@habitatoc.org (714) 434-6200 ext. 227

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We are pledged to the letter and spirit of US policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial, or national origin.