



Homebuyer Program Orientations

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!

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
November 29, 2018	Antis Roofing 2649 Campus Drive Irvine, CA 92612	7:00-8:00pm	English
December 06, 2018	St. Joseph Center 480 S. Batavia Orange, CA 92868	7:00-8:00pm	English
December 13, 2018	Trinity United Presbyterian Church 13922 Prospect Ave., Santa Ana, CA 92705	7:00-8:00pm	Spanish
December 17, 2018	Webinar www.habitatoc.org/homebuyerorientation	7:00-8:00pm	English
January 17, 2019	Woodcrest Elementary School 455 W Baker Ave., Fullerton, CA 92832	7:00-8:00pm	English
January 24, 2019	Trinity United Presbyterian Church Room 503 13922 Prospect Ave., Santa Ana, CA 92705	7:00-8:00pm	Spanish
January 28, 2019	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.