



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.

REQUIRED DOCUMENTATION

- **Money order** to cover the cost of pulling a credit report will be required. \$10 for one applicant; \$20 for two (an applicant and co-applicant).
- **Proof of Income:** Provide copies of the 3 most recent, consecutive months' 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 – see page 2
- **Photo ID's:** Provide copies of applicant and co-applicant Photo ID's.
- **Proof of US Citizenship or US Legal Permanent Residency:** All applicants must show proof of legal permanent residency. Provide a copy of permanent resident card, US birth certificate, certificate of naturalization, or US passport.

We do not make copies.

Orientation is Mandatory! Please sign up at habitativ.org

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of attending an orientation, or completing this form, please reach out to a Habitat for Humanity Inland Valley representative to arrange alternative accommodations.

Program Guidelines: habitativ.org/homeownership

Questions? Contact Maria Medina (951) 296-3362 ext. 201 or Maria@habitativ.org
Kari H'Orvath (951) 296-3362 ext. 202 or Kari@habitativ.org

Ready to turn in your packet? Make sure you have copies of all requested documentation and a completed pre-application. Please mail to:

Habitat for Humanity Inland Valley
Attn: Homeownership Program
27475 Ynez Road, #390
Temecula, CA 92591



Equal Housing Opportunity: Habitat for Humanity Inland 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

Please complete the pre-application and answer ALL questions.

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

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

How did you hear about the Habitat program? _____

Have you attended an Orientation with Habitat for Humanity Inland Valley in the last 12 months?

Yes No **If yes, indicate date of orientation:** ____/____/____

Current Housing Expenses:

Rent \$_____/month Utilities(gas/electric/water) \$_____/month

Are you currently receiving rental assistance? ___ Yes ___ No

If yes, how much? \$_____/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.

Current Income Limits 2023

Family Size	1	2	3	4	5	6	7	8
Very Low-Income	\$32,650	\$37,300	\$41,950	\$46,600	\$50,350	\$54,100	\$57,800	\$61,500
Low-Income	\$52,200	\$59,650	\$67,100	\$74,550	\$80,550	\$86,550	\$92,450	\$98,450

Note: The U.S. Department of Housing and Urban Development (HUD) updates its income limits annually

“If English is your second language and you need translation services, if you need a sign language interpreter, or if you require any other type of assistance please call our staff at 951-296-3362 ext 202. We request at least three days’ notice to set up translation services and provide reasonable accommodations”

Si Ingles es su segundo idioma y necesita servicios de traduccion, si necesita un interprete de lenguaje ensenas o si requiere cualquier otra clase de asistencia, favor de llamar nuestro personal a 951-296-3362 ext 202. Requerimos por lo menos tres dias de anticipo para ponerle servicios de traduccion y proveerle acomodaciones razonables.

PRIVACY POLICIES AND PRACTICES

Habitat for Humanity Inland Valley (“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). 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. 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 either the Opt-Out Section or the Release Section, not both.

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 contacting Habitat.

Applicant Signature: _____
Print Name: _____

Date: _____

Co-Applicant Signature: _____
Print Name: _____

Date: _____

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: _____
Print Name: _____

Date: _____

Co-Applicant Signature: _____
Print Name: _____

Date: _____

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?
						<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
						<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
						<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
						<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

HOUSEHOLD EMPLOYMENT INFORMATION

Please provide 2 year history for everyone whose 18 years or older. Please use a sheet of paper if needed.

First Name: _____ Last Name: _____	<input type="checkbox"/> Self-Employed Employer: _____ Address: _____ _____ Phone # : _____	Position: _____ Years on Job: _____ Date started (mm/dd/yyyy): _____ _____
First Name: _____ Last Name: _____	<input type="checkbox"/> Self-Employed Employer: _____ Address: _____ _____ Phone # : _____	Position: _____ Years on Job: _____ Date started (mm/dd/yyyy): _____ _____
First Name: _____ Last Name: _____	<input type="checkbox"/> Self-Employed Employer: _____ Address: _____ _____ Phone # : _____	Position: _____ Years on Job: _____ Date started (mm/dd/yyyy): _____ _____
First Name: _____ Last Name: _____	<input type="checkbox"/> 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.

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
<input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> American Indian or Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black or African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi-Racial (specify) _____ Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Other: <input type="checkbox"/> Veteran <input type="checkbox"/> Disabled	<input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> American Indian or Alaska Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black or African American & White <input type="checkbox"/> American Indian/Alaska Native & Black/African American <input type="checkbox"/> Other Multi-Racial (specify) _____ Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Other: <input type="checkbox"/> Veteran <input type="checkbox"/> 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

1651 Exposition Boulevard
Sacramento, CA 95815

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

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

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

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