HOMEOWNER ELIGIBILITY REQUIREMENTS

To qualify for a Habitat for Humanity Home in San Bernardino County, you must meet ALL of the following:

- Currently live in substandard, overcrowded conditions – existing conditions could include faulty plumbing, unsafe electrical wiring, no heat or cooling systems, building code violations, converted spaces for living quarter, too many family member in one house;
- U.S. Citizen or legal resident and live or work in San Bernardino County for at least one year;
- Total gross income of ALL family members from ALL sources of income including employment, child support and/or SSI, Social Security Disability, Retirement, Pensions, and other benefits must fall between the limits listed in the table below for your family size;

2019 Income Eligibility Chart

<table>
<thead>
<tr>
<th>Family Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum</td>
<td>$25,150</td>
<td>$28,750</td>
<td>$32,350</td>
<td>$35,900</td>
<td>$38,800</td>
<td>$41,650</td>
<td>$44,550</td>
<td>$47,400</td>
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<tr>
<td>Maximum</td>
<td>$40,250</td>
<td>$46,000</td>
<td>$51,750</td>
<td>$57,450</td>
<td>$62,050</td>
<td>$66,650</td>
<td>$71,250</td>
<td>$75,850</td>
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HUD Riverside/San Bernardino/Ontario, CA 2019 Income Limits.
Maximum or minimum income limits may vary from the chart above depending on source of funding.

- A history of financial responsibility with steady employment and/or other income sources;
- Good credit history; no bankruptcies, judgements and/or open collections;
- Closing costs payable to Habitat for Humanity San Bernardino upon completion of home;
- Willingness to complete 250-500 hours of “sweat equity” building your home or helping on other builds. (250 sweat equity hours for single adult household and 500 hours for two or more adult household).

Items needed to Complete a Full Application

- ___ Copy of Driver’s License or State I.D., birth certificates and social security card (for ALL family members residing in home)
- ___ Copy of two (2) most recent year’s Federal & State tax returns and W-2’s
- ___ Copy of two (2) months recent pay stubs showing YTD income (proof of 6 months with same employer)
- ___ Copy of two (2) most recent month’s bank statements (all pages)
- ___ Copy of two (2) months recent utility bills
- ___ Copy of current lease/rental agreement with six (6) months rent receipts
- ___ Award letters for social security, pension, disability income and any public assistance documentation
- ___ Copy of divorce or custody papers, if applicable
- ___ Completed Habitat for Humanity Application for the Homeownership Program
2019 APPLICATION TIMELINE

- **December 10, 2019** – Application submission deadline
- **December 20, 2019** – Requested information deadline
- **January 21, 2020** – Information Gathering and Evaluation Completed
- **February 20, 2020** – Final Decision & Notification

We will break ground on three homes in the city of San Bernardino (9th & H) in December 2019. These will be 3 BR/2 Bath homes at approximately 1,100 – 1,200 square feet.
Habitat for Humanity San Bernardino Area Home Ownership Program

As active participants in building a better future for themselves and their families, qualified Habitat for Humanity San Bernardino Area homebuyers are …

... in need of better housing
Potential homebuyers might be living in overcrowded or deteriorating conditions, living with family or friends, or paying too much to rent a sub-standard house or apartment.

... willing to partner with Habitat San Bernardino
Once selected, Habitat homeowners partner with us throughout the process. This partnership included performing “sweat equity”, by helping to build their home or one of another family. Sweat equity can also include working in the Redlands ReStore, and/or participating in personal finance and home maintenance classes.

... able to pay an affordable mortgage
Potential homebuyers must have a steady income in order to pay an affordable mortgage. Please reference the chart below* to make sure your annual income falls within the qualifying ranges per number of people in the household.

... potential home buyers also ...
... must currently live, and consistently have lived, in San Bernardino county for 12 months.
Potential homebuyers need to provide proof of US citizenship, or a Permanent Resident Card, or Alien Registration Receipt Card with photograph (INS form I-551 or I-151)

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* 2019 Income Eligibility Chart

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Home Buying Self-Assessment

Am I ready to buy a home? Use this self-assessment and recommendations to examine your financial preparedness for the home buying process and homeownerhsip.

<table>
<thead>
<tr>
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<th>Quick Tips</th>
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</table>
| 1 Do I have a budget mindset? | Don’t be afraid of the word “budget”: A budget is a plan, a guide, a tool to guide spending today and plan for the future. Here are three steps commonly recommended to get started developing a budget mindset.  
1. **Commit to keep track of (log in a notebook) every penny for 30 days.**  
   - Every member of the family must commit.  
   - Log every bill, coffee, meal, or quick stop at the store.  
2. **Do the math.**  
   - Use the table below as a simple formula to examine and balance your budget.  
3. **Get help.**  
   - A trained financial counselor can review the log and improve your budget plan.  |

<table>
<thead>
<tr>
<th>+</th>
<th>-</th>
<th>=</th>
<th>Δ</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your Income:</strong></td>
<td><strong>Your Fixed Expenses:</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| + Take home pay + Other Income + SSI SSA + Child Support + Alimony + Insurance + Other? | - Rent (current) - Utilities (Electric/Water/Gas) - Car Payment - Cable/Internet - Phone/Cell phone - Other? | If the result is a negative number (the expenses are more than the income), then you will need to make changes. | **Common Changes to a Balanced Budget:**  
Δ Look for areas you can cut back  
Δ Begin a weekly/monthly menu plan  
Δ Identify habits you need to change  
Δ Put money in savings (every month)  
Δ Don’t touch that emergency fund |
| **Consumable Expenses:** |  |  |  |
| - Food - Dining out - Gasoline/Tolls/Parking - Clothing - Entertainment - Other? |  |  |  |

2 Is my income reliable?  
Examine your income and the predictability for your income sources. Consider the answers to these questions to determine how steady your income is and how it impacts your budget:
- Are you paid hourly (pay depends on the number of hours worked) or salary (pay is the same every pay check regardless of hours worked)?
- If hourly, are your work hours consistent and predictable? If no, how will you adjust your budget?
- Is there flexibility and dependability in your other income sources?

3 Is my family ready to settle down into my forever home?  
Buying a home is a big commitment. If there is a chance that a relocation (due to a job or family demands) is in your foreseeable future, perhaps it is not the right time for you to enter homeownerhsip.
- Be prepared for the expense of home ownership including: regular maintenance, home repairs, HOA fees, taxes and insurance.

4 Do I make a habit of saving?  
Don’t let saving be an afterthought, make it a priority. Pay yourself first.
- Make it a practice to put aside a certain amount each month.
- Save for something specific you hope to purchase in the future.
- Save for emergencies in life that inevitably occur (home repairs, car repairs, medical bills, loss of job).
- Set up an automatic deposit into savings and then forget about it. (The amount does not need to be large, but include this in your budget plan).
# Home Buying Self-Assessment

Am I ready to buy a home? Use this self-assessment and recommendations to examine your financial preparedness for the home buying process and home-ownership.

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| **5** How will I pay for closing costs? | Be prepared for the up-front costs of purchasing a home. These costs could be as much as $5,000.  
- Closing Costs: Fees for making a real estate transaction must be paid at the time of settlement including title company processing fees, appraisals, inspections, county office recording fees, etc. |
| **6** What is my credit score? | Your **credit score** is a number calculated from the information in your **credit report**.  
Your credit report reflects your bill paying history, your use of credit, the age of your credit accounts, your current debt, collections, and other important financial history. Lenders (such as home and auto financing lenders) use your credit score to decide whether to approve a loan and (in the case of traditional loans) to determine interest rates.  
It is important to check your credit report regularly and monitor it for accuracy. You can request a free report from the three major credit agencies listed below. (Checking your own score will not negatively impact your score.)  
There are three primary reporting agencies that determine your credit score.  
- Equifax - www.equifax.com - PO Box 740241, Atlanta, GA 30374-0241 - 1-800-685-1111  
- Experian - www.experian.com - PO Box 2104, Allen, TX 75013-0949 - 1-888-397-3742  
- TransUnion - www.transunion.com - PO Box 1000, Chester, PA 19022 - 1-800-916-8800 |
| **7** What is my credit history? | Understand the difference between revolving debt vs. installment debt.  
- Revolving Debt: lines of credit that do not have a set repayment amount (such as credit cards).  
- Installment Debt: a loan (such as a car or home loan) where you pay back a set portion monthly.  
Examine your payment history including any delinquent payments, unpaid debt, or errors.  
A financial counselor can help you learn how to read your credit report and how to take actions to improve your overall credit score. Common advice from financial counselors include the following:  
- Look for any past due balances and bring them current.  
- Pay-off only the past due and charge off accounts that are less than two years old. (A financial advisor can guide you in determining what you should pay-off.)  
- Reduce outstanding debt to close to a zero balance, but do not close the accounts.  
- Keep balances less than 50% of the available credit. For an even greater impact, keep balances less than 30%.  
- With an outstanding debt that is incorrectly charged or has not been cleared, notify the creditor and credit bureau with a request to delete. |
## Local Financial Services Programs

| Neighborhood Housing Services of the Inland Empire, Inc. (NHSIE) | Phone: 909-884-6891  
Email: info@nhsie.org  
Website: www.nhsie.org | Address:  
1845 Business Center Drive South  
Suite 120  
San Bernardino, California 92408  
Hours: M-F, 8:30 a.m. – 5:00 p.m. | • Financial Management/  
Budget Counseling  
• Home Improvement and  
Rehabilitation Counseling  
• Mortgage Delinquency and  
Default Resolution Counseling  
• Non-Delinquency Post Purchase Workshops  
• Pre-purchase Counseling  
• Pre-purchase Homebuyer Education Workshops |
|---|---|---|---|
| Inland Empire Resource Center (IERC) | Phone: 909-887-8700  
Email: linda.jackson@ieresourcecenter.org  
Website: www.ieresourcecenter.org | Address:  
325 W. Hospitality Lane, Suite 100  
San Bernardino, CA 92408 | • Financial Management/  
Budget Counseling  
• Home Improvement and  
Rehabilitation Counseling  
• Mortgage Delinquency and  
Default Resolution Counseling  
• Non-Delinquency Post Purchase Workshops  
• Pre-purchase Counseling  
• Pre-purchase Homebuyer Education Workshops |
| Springboard/Credit.org | Phone: 951-530-0769  
Website: www.credit.org | Address:  
6370 Magnolia Avenue  
Riverside, CA 92506 | • Non-Delinquency Post Purchase Workshops  
• Pre-purchase Counseling  
• Pre-purchase Homebuyer Education Workshops  
• How to get out of debt |

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**For more information regarding the First Time Home Buyer Program please contact:**

Judi Dennistoun, Family Services Manager

909-478-1176, ext. 302

jdennistoun@habitatsb.org

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**We are pledged to the letter and spirit of U.S. 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 status or national origin.**

Habitat for Humanity San Bernardino Area, Inc. | 25948 Business Center Drive, Redlands, CA 92374 | (909) 478-1176 | www.habitatsb.org