



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

If you...

- have a steady and verifiable source of income
- are credit worthy
- meet the income guidelines
- are willing to partner with us
- are permanent legal residents of the United States

-You are invited to attend one of our 2011 orientations in person or online.

**Attend a Homebuyer Orientation in person at one of the locations below or attend at home by signing up for a Webinar:**

Location	Date	Time
<b>Saint Anselm Episcopal Church</b> 13091 Galway Street Garden Grove, CA 92844	December 1, 2011	7:00-8:00 pm (Vietnamese)
<b>Saint Joseph's Center</b> 480 South Batavia Orange, CA 92868	December 8, 2011	7:00-8:00 pm English
<b>University United Methodist</b> 18422 Culver Dr. Irvine CA	December 13, 2011	7:00-8:00 pm English
<b>Webinar</b> <a href="http://www.habitatoc.org/familyorientation">www.habitatoc.org/familyorientation</a>	December 19, 2011	7:00-8:00 pm English
Habitat for Humanity- Main Office 2200 South Ritchey Santa Ana, CA 92705	January 5, 2012	7:00-8:00 pm English
<b>Thrivent Financial Office</b> 24800 Chrisanta Dr. Suite 200 Mission Viejo 92691	January 10, 2012	7:00-8:30 pm English
<b>Habitat for Humanity- Main Office</b> 2200 South Ritchey Santa Ana, CA 92705	January 17, 2012	7:00-8:00 pm English
<b>Webinar</b> <a href="http://www.habitatoc.org/familyorientation">www.habitatoc.org/familyorientation</a>	January 23, 2012	7:00-8:00 pm English
<b>Our Lady of Guadalupe</b> 900 W La Habra Blvd La Habra, CA 90631	February 9, 2012	7:00-8:00 pm (English/Spanish)
<b>Webinar</b> <a href="http://www.habitatoc.org/familyorientation">www.habitatoc.org/familyorientation</a>	February 27, 2012	7:00-8:00 pm English

Orientations are open to the public. Follow the Habitat for Humanity signs to the meeting

**Please be prompt for all meetings!**

## HABITAT FOR HUMANITY OF ORANGE COUNTY QUALIFICATIONS

- 1) Your family does not have adequate housing and does not have the means to acquire long-term permanent shelter. Your family pays more than 35% of income towards rent.
- 2) Your family has a steady source of income and can demonstrate financial responsibility.
- 3) **Generally**, depending on family size, the typical annual income is \$40,000-\$100,000. We include the following in the calculation of your gross annual income: salary, wages, public assistance, alimony, child support, disability and social security.
- 4) Your family must demonstrate responsible use of credit. Habitat will check credit history through a credit report. All collection accounts and charge off accounts must be paid.
- 5) If your family has declared bankruptcy, it must have been settled at least four years ago.
- 6) Your family must be able to make a down payment of approximately 1% of the home price and pay closing costs. This total amount is approximately \$4,500-\$7,500.
- 7) If your family currently receives rental assistance from the Housing Authority you may still apply. However, if you are selected as a Habitat partner family, you will lose your rental assistance.
- 8) Your family will be required to contribute 500 hours of labor (“sweat equity”) to Habitat, through construction work; if needed, special accommodations are made.
- 9) If you are legally married, but plan to apply to Habitat as a single person, your divorce must be finalized before we can consider your application.
- 10) Your family must be legal permanent residents of the United States, and live or work in Orange County.

**IF YOUR FAMILY MEETS THE ABOVE QUALIFICATIONS, PLEASE COME TO A HOMEBUYER ORIENTATION MEETING.**

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