

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. **Your application is for Habitat for Humanity's homeownership program and not for a specific home.**

REQUIRED DOCUMENTATION

- **A money order** to cover the cost of pulling a credit report. \$42 for one applicant; \$67 for two (an applicant and co-applicant). Make money order or cashiers check out to Habitat for Humanity EB/SV, Inc. ****No checks****
 - Habitat will order a credit report to confirm all applicants have a history of making on time payments, no past due balances, 3 years or more since bankruptcy or foreclosures, no open profit and loss, collection, or charge offs.
- **Proof of Income:** Provide copies of the 3 most recent, consecutive 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.
- **Photo ID's:** Provide copies of applicant and co-applicant Photo ID's.
- **Proof of US Legal Permanent Residency:** All applicants must show proof of legal residency and at least one applicant must be a legal permanent resident. Provide a copy of permanent resident card, US birth certificate, certificate of naturalization, or US passport.

We do not make copies.

Orientation is Mandatory! Sign up at
<http://www.habitatbsv.org/Homeownership/events>

Program Guidelines: <https://www.habitatbsv.org/services/homeownership/program-guidelines>

Questions? Call (510) 803-3344

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, East Bay/Silicon Valley, Inc.
Attn: Intake Specialist
2619 Broadway, Oakland 94612



Equal Housing Opportunity: Habitat for Humanity East Bay/Silicon 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

Revised April 5, 2024

Please complete pre-application in English and answer ALL questions.

By submitting this pre-application, Applicant and Co-Applicant, if applicable, acknowledge receipt of the following disclosures: For Your Protection Get a Home Inspection and Ten Important Questions to Ask a Home Inspector. **You are applying for our program and not for a specific home.**

Please Check the area(s) you are interested in living in. Check as many counties as you would consider.

Alameda County Contra Costa County Santa Clara County

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

Would you or a member of your household benefit from an ADA accessible home? Yes No

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

Do you speak and understand English? Yes No

If not, please list your primary language: _____

How did you hear about the Habitat program? _____

Have you attended an Orientation with Habitat EB/SV, Inc. in the last 12months?

Yes No

If no, please sign up at: <http://www.habitatebsv.org/Homeownership/events>

Current Housing Expenses:

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

Program Requirements:

By checking yes, you've reviewed Habitat EB/SV's income, credit, and residency requirements on our website. **Link:** www.habitatebsv.org/services/homeownership/program-guidelines

Yes

By checking yes, you understand our credit policy does not allow open collections, recent bankruptcies/foreclosures, past due balances or 2 or more late payments.

Yes

By checking yes, you understand submitting a pre-application is for the Habitat for Humanity program and not for a specific home. You must join the program to apply for an available home.

Yes

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 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.

CREDIT REPORT AUTHORIZATION FORM

Applicant Name: _____
 First Last Middle Initial

Co-Applicant Name: _____
 First Last Middle Initial

Present Address: _____

Previous Address: _____

Applicant Social Security #: _____ Date of Birth: _____

Co-Applicant Social Security #: _____ Date of Birth: _____

Applicant's Present Employer: _____

Applicant's Previous Employer: _____

Co-Applicant's Present Employer: _____

Co-Applicant's Previous Employer: _____

I/we hereby give my/our consent for Habitat for Humanity East Bay/Silicon Valley to obtain any and all information concerning my/our credit history from a credit reporting agency.

Applicant's Signature (Full Name)

Date: _____

Co-Applicant's Signature (Full Name)

Date: _____

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

PRIVACY POLICIES AND PRACTICES

Habitat for Humanity East Bay/Silicon Valley, Inc. ("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 contact 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: _____

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

PROGRAM DISCLOSURE FORM

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about housing counseling, please talk to your housing counselor about arranging alternative accommodations.

About us and Program Purpose: Habitat for Humanity East Bay/Silicon Valley, Inc. (“Habitat”) is a nonprofit, HUD-approved housing counseling agency. We provide free one-on-one counseling and workshops on financial management and budgeting, credit, and pre-purchase education, as well as non-delinquency post purchase education. In addition, we offer an eight-hour pre-purchase homebuyer education workshop. Fees for the eight-hour pre-purchase homebuyer education workshop are charged on a sliding scale based on total verified household income. We serve all clients regardless of income, race, color, religion/creed, sex, national origin, age, family status, disability, or sexual orientation/gender identity. We administer our programs in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act (42 USC 360, et seq.)

Client and Counselor Roles and Responsibilities:

Counselor’s Roles and Responsibilities	Client’s Roles and Responsibilities
<ul style="list-style-type: none"> • Reviewing your housing goal and your finances; which include your income, debts, assets, and credit history. • Preparing a Client Action Plan that lists the steps that you and your counselor will take in order to achieve your housing goal. • Preparing a household budget that will help you manage your debt, expenses, and savings. • Your counselor is not responsible for achieving your housing goal but will provide guidance and education in support of your goal. • Neither your counselor nor Habitat employees, agents, or directors may provide legal advice. 	<ul style="list-style-type: none"> • Completing the steps assigned to you in your Client Action Plan. • Providing accurate information about your income, debts, expenses, credit, and employment. • Attending meetings, returning calls, providing requested paperwork in a timely manner. • Notifying Habitat or your counselor when changing your housing goal. • Attending educational workshop(s) (i.e. pre-purchase counseling workshops) as recommended. • Retaining an attorney if seeking legal advice and/or representation in matters such as foreclosure or bankruptcy protection.

Termination of Services: Failure to work cooperatively with your housing counselor and/or Habitat will result in the discontinuation of counseling services. This includes, but is not limited to, missing three consecutive appointments.

____/____
Initials

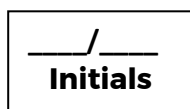
Agency Conduct: No Habitat employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency’s compliance with federal regulations and our commitment to serving the best interests of our clients.

Agency Relationships: Habitat has professional affiliation with HUD, the State of California, various local governmental jurisdictions such as Alameda County, Contra Costa County, Santa Clara County, the City of Oakland, the City of Walnut Creek, , the City of Bay Point , the City of Santa Clara, the City of Hayward, the City of Fremont, and the City of San Jose, and various

banking institutions including Patelco Credit Union. 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 products and services from Habitat or our industry partners regardless of the recommendations made by counselors, Habitat or its exclusive partners and affiliates.

Alternative Services, Programs, and Products & Client Freedom of Choice: Habitat has a first-time homebuyer program. However, you are not obligated to participate in this or other Habitat programs and services while you are receiving housing counseling from our agency. Habitat also has professional affiliations with real estate agencies and various banking institutions including Patelco Credit Union to support and enhance the eight-hour pre-purchase homebuyer education workshop. These exclusive partners and affiliates provide Habitat with funding, meeting rooms, and industry speakers. You are under no obligation to utilize products and services from our exclusive partners and affiliates regardless of the recommendations made by counselors, Habitat, exclusive partners and affiliates or industry speakers. You may consider seeking alternative products and services from entities including HUD, the Federal Housing Administration (FHA), and/or the California Housing Finance Agency (CalHFA) for first-time homebuyer loan programs and North California Land Trust and Community Housing Development Corporation (for Alameda County), Community Housing Development Corporation (for Contra Costa County), and the Housing Trust Silicon Valley (for Santa Clara County) for other first-time homebuyer programs. You are entitled to choose whatever real estate professionals, lenders, and lending products best meet your needs.

Referrals and Community Resources: You will be provided a community resource list which outlines the county and regional services available to meet a variety of needs, including utilities assistance, emergency shelter, transitional housing, food banks, and legal aid assistance. This list also identifies alternative agencies that provide services, programs, or products identical to those offered by Habitat and its exclusive partners and affiliates.


Initials

Privacy Policy: I/we acknowledge that I/we received a copy of Habitat's Privacy Policy.

Errors and Omissions and Disclaimer of Liability: I/we agree Habitat, its employees, agents, and directors are not liable for any claims and causes of action arising from errors or omissions by such parties, or related to my participation in Habitat counseling; and I hereby release and waive all claims of action against Habitat and its affiliates. I have read this document, understand that I have given up substantial rights by signing it, and have signed it freely and without any inducement or assurance of any nature and intend it to be a complete and unconditional release of all liability to the greatest extent allowed by law. If any provision of this document is unenforceable, it shall be modified to the extent necessary to make the provision valid and binding, and the remainder of this document shall remain enforceable to the full extent allowed by law.

Quality Assurance: In order to assess client satisfaction, Habitat, or one of its partners, may contact you during or after the completion of your housing counseling service. You may be requested to complete a survey asking you to evaluate your client experience. Your survey data may be confidentially shared with Habitat grantors.

I/we acknowledge that I/we received, reviewed, and agree to Habitat's Program Disclosures.

Applicant Signature: _____

Date: _____

Print Name: _____

Co-Applicant Signature: _____

Date: _____

Print Name: _____

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

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

Ten Important Questions to Ask Your Home Inspector

1. What does your inspection cover?

The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.

2. How long have you been practicing in the home inspection profession and how many inspections have you completed?

The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.

3. Are you specifically experienced in residential inspection?

Related experience in construction or engineering is helpful, but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.

4. Do you offer to do repairs or improvements based on the inspection?

Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.

5. How long will the inspection take?

The average on-site inspection time for a single inspector is two to three hours for a typical single-family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.

6. How much will it cost?

Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500 but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD Does not regulate home inspection fees.

7. What type of inspection report do you provide and how long will it take to receive the report?

Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.

8. Will I be able to attend the inspection?

This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.

9. Do you maintain membership in a professional home inspector association?

There are many state and national associations for home inspectors. Request to see their membership ID and perform whatever due diligence you deem appropriate.

10. Do you participate in continuing education programs to keep your expertise up to date?

One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training.

CAUTION—Your Action is Required Soon

U.S. Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538
(exp. 06/30/2021)

For Your Protection: Get a Home Inspection

You must make a choice on getting a Home Inspection. It is not done automatically.

You have the right to examine carefully your potential new home with a professional home inspector. But a home inspection is not required by law, and will occur only if you ask for one and make the arrangements. You may schedule the inspection for before or after signing your contract. You may be able to negotiate with the seller to make the contract contingent on the results of the inspection. For this reason, it is usually in your best interest to conduct your home inspection as soon as possible if you want one. In a home inspection, a professional home inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition: structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

The Appraisal is NOT a Home Inspection and does not replace an inspection.

An appraisal estimates the market value of the home to protect the lender. An appraisal does not examine or evaluate the condition of the home to protect the homebuyer. An appraisal only makes sure that the home meets FHA and/or your lender's minimum property standards. A home inspection provides much more detail.

FHA and Lenders may not Guarantee the Condition of your Potential New Home

If you find problems with your new home after closing, neither FHA nor your lender may give or lend you money for repairs. Additionally, neither FHA nor your lender may buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Your Home Inspector may test for Radon, Health/Safety, and Energy Efficiency

EPA, HUD and DOE recommend that houses be tested and inspected for radon, health and safety, and energy efficiency, respectively. Specific tests are available to you. You may ask about tests with your home inspector, in addition to the structural and mechanical systems inspection. For more information: Radon -- call 1-800-SOS-Radon; Health and Safety -- see the HUD Healthy Homes Program at www.HUD.gov; Energy Efficiency -- see the DOE EnergyStar Program at www.energystar.gov.

Selecting a Trained Professional Home Inspector

Seek referrals from friends, neighbors, other buyers, realtors, as well as local listings from licensing authorities and local advertisements. In addition, consult the American Society of Home Inspectors (ASHI) on the web at: www.ashi.org or by telephone at: 1-800-743-2744.

I / We (circle one) have read this document and understand that if I/we wish to get a home inspection, it is best do so as soon as possible. The appraisal is not a home inspection. I/we will make a voluntary choice whether to get a home inspection. A home inspection will be done only if I/we ask for one and schedule it. Your lender may not perform a home inspection and neither FHA nor your lender may guarantee the condition of the home. Health and safety tests can be included in the home inspection if I/we choose.

(Signed) Homebuyer

Date

(Signed) Homebuyer

Date

Public reporting burden for this collection is estimated at an average of 30 minutes to review the instructions, find the information, and complete this form. This agency cannot conduct or sponsor a collection of information unless a valid OMB number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB numbers can be located on the OMB Internet page at <http://www.whitehouse.gov/library/omb/OMBINVC.html> - HUD If desired you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.



HUD-92564-CN (expiration)

**2025 Income Limits
Alameda and Contra Costa County**

	1-person Household	2-person Household	3-person Household	4-person Household	5-person Household	6-person Household	7-person Household	8-person Household
120% AMI	\$134,232.00	\$153,408.00	\$172,584.00	\$191,760.00	\$207,100.80	\$222,441.60	\$237,782.40	\$253,123.20
110% AMI	\$123,046.00	\$140,624.00	\$158,202.00	\$175,780.00	\$189,842.40	\$203,904.80	\$217,967.20	\$232,029.60
100% AMI	\$111,860.00	\$127,840.00	\$143,820.00	\$159,800.00	\$172,584.00	\$185,368.00	\$198,152.00	\$210,936.00
80% AMI	\$87,550.00	\$100,050.00	\$112,550.00	\$125,050.00	\$135,100.00	\$145,100.00	\$155,100.00	\$165,100.00
65% AMI	\$72,709.00	\$83,096.00	\$93,483.00	\$103,870.00	\$112,180.00	\$120,489.00	\$128,799.00	\$137,108.00
50% AMI	\$55,950.00	\$63,950.00	\$71,950.00	\$79,900.00	\$86,300.00	\$92,700.00	\$99,100.00	\$105,500.00

**2025 Income Limits
Santa Clara County**

	1-person Household	2-person Household	3-person Household	4-person Household	5-person Household	6-person Household	7-person Household	8-person Household
120% AMI	\$163,968.00	\$187,392.00	\$210,816.00	\$234,240.00	\$252,979.20	\$271,718.40	\$290,457.60	\$309,196.80
110% AMI	\$150,304.00	\$171,776.00	\$193,248.00	\$214,720.00	\$231,897.60	\$249,075.20	\$266,252.80	\$283,430.40
100% AMI	\$136,640.00	\$156,160.00	\$175,680.00	\$195,200.00	\$210,816.00	\$226,432.00	\$242,048.00	\$257,664.00
80% AMI	\$111,700.00	\$127,650.00	\$143,600.00	\$159,550.00	\$172,350.00	\$185,100.00	\$197,850.00	\$210,650.00
65% AMI	\$88,816.00	\$101,504.00	\$114,192.00	\$126,880.00	\$137,030.00	\$147,181.00	\$157,331.00	\$167,482.00
50% AMI	\$70,350.00	\$80,400.00	\$90,450.00	\$100,450.00	\$108,500.00	\$116,550.00	\$124,600.00	\$132,600.00



Credit Report Option

If applying online, please upload this form in the credit report payment section for the online application.

1. Have you submitted all income documentation requested?

Yes No

- a. If yes, go to question 2.
- b. If no, please gather all income documentation.

2. Have you submitted a credit report payment and provided your social security number?

Yes No

- a. If yes, go to question 3.
- b. If no, please provide these items.

3. If your annual income is below the minimum for the program, would you like Habitat to return your credit report payment and NOT order a credit report?

Yes No

- a. If yes, read item C.
- b. If no, then Habitat will process the credit report payment by ordering a credit report.
- c. Habitat will not order a credit report and will return your payment if we have determined your income. If we are missing income documents or your income is sufficient, we will order a credit report. A credit report payment is required with your application. Applying without making a payment could lead to delays or denial.

Applicant code of conduct.

Habitat does not discriminate based on Race or color • National origin; • Religion; • Sex; • Familial status (defined as children under the age of 18 living with a parent or legal custodian, pregnant women, and people securing custody of children under 18); or • Handicap Race or color; • Marital status; • Age (provided the applicant has the capacity to contract)

As an applicant and/or Household member in relations of Habitat for Humanity East Bay/Silicon Valley, I pledge to:

Act with honesty and integrity throughout while apart of the buyer ready group when interacting with Habitat for Humanity staff or submitting documentation.

Respect the knowledge, skills, guidelines, policies, bank lending laws and values of those involved in the program. Be responsible and accountable for my actions and personally manage, accept, and respond to all matters related to my application.

Conduct Code Principles

The following section describes the principles that are the foundation of the Applicant/household member Code of Conduct. The discussion that accompanies each principle is not intended to provide an exhaustive list of all possible situations or examples that may be considered to be violations of the Code.

As an applicant and/or household member in the Habitat for Humanity East Bay/Silicon Valley Buyer Ready Group, I pledge to:

Act with honesty and integrity throughout the admission process when interacting with staff and while submitting documentation.

Integrity is an obligation that requires each applicant to provide information honestly. Applicants must not falsify information, mislead or withhold documentation that we have requested or not requested. All applicants/household members should accurately represent herself or himself to staff and others. It is inappropriate to continue to contact staff to force them to violate fair lending laws by not following their program guidelines and/or policies.

Respect the knowledge, skills, guidelines, policies, bank lending laws and values of those involved in the program. It is inappropriate to imply in word, gesture, or deed that an application has been poorly managed, or the applicant/household member mistreated by a staff member **without tangible evidence**. Thus, slanderous comments, uncivil language and abusive behavior should be avoided, and each person should recognize and facilitate civil behavior among all involved in the application process or program.

Respect fellow applicants/household members, staff, partners volunteers and anyone involved in the Habitat for Humanity East Bay/ Silicon Valley program or selection process for a home.

The applicant should use the courtesy when interacting with fellow applicants, volunteers, staff, partners and anyone involved in the **Habitat for Humanity East Bay/ Silicon Valley program or selection process for a home**. Offensive, abusive or threatening comments via e-mail, in-person or voice mail messages or any other form of verbal or nonverbal communication will not be tolerated.

Be responsible and accountable for my actions and personally manage and respond to all matters related to my application.

Applicants/household members must demonstrate responsibility by taking ownership of all aspects related to the application process. Applicants/household members are expected to review application material, letters, disclosures from Habitat for Humanity East Bay/Silicon Valley. Habitat recommends you attend selection process presentations or read emails to better understand the program and process. It is the applicant's responsibility to meet deadlines, provide information as requested, and follow the process for each home to which they apply.

Applicants/household members, not **Habitat for Humanity**, are responsible for checking any errors or omissions before submitting their application and/or documents to Habitat for Humanity.

Applicants/household members are expected to respond to feedback from Client Services staff by appropriate modification of their behavior. If an applicant/household members has a question about the process after exhausting all available online and printed resources, the applicant should contact the appropriate staff member directly for clarification. Staff will not discuss an application with an applicant's parent, spouse, relative, representative or friend, without the applicant(s) being there.

Applicants who have not been selected or approved by Client Services staff may contact staff to learn how they may correct deficiencies in their application in the future or why they are not moving forward but should remain respectful of decisions, policies and guidelines made by those involved with Habitat for Humanity East Bay/Silicon Valley.

Applicant Code of Conduct Violations

The Applicant/Household member Code of Conduct sets forth the professional and ethical principles for the practice of Habitat for Humanity East Bay/Silicon Valley. If you are suspected of not abiding by the Applicant/Household member Code of Code, staff will email a report and evidence related to the case to the director of Clients Services. If behavior persists, the Director of Client Services will review the evidence to determine whether you may have violated the Applicant/Household member Code of Conduct and/or other local policy. If so, then Habitat for Humanity East Bay/Silicon Valley will decide what action, if any, to take and whether to still consider your application for the Habitat for Humanity East Bay/Silicon Valley Homeownership program and/or available home. Questions about the Applicant Code of Conduct should be directed to the Client Services Homeowner Selection Coordinator or the Director of Client Services. You can find their contact information on our website at www.habitatebsv.org/about/contact.