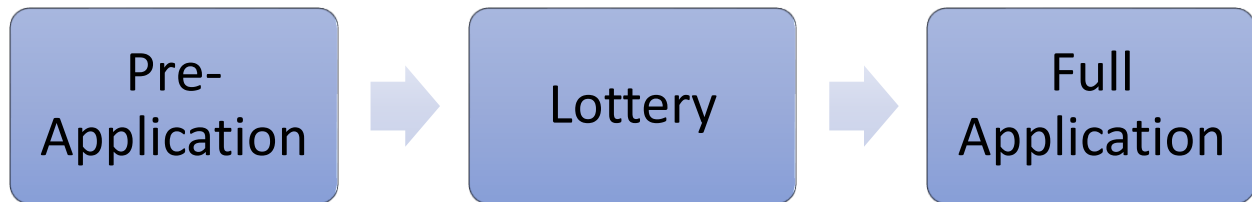


Central Commons Phase 2 Selection Process



Pre-Application

- Most recent federal tax return, **including** all schedules, W-2s, and 1099s (all household members 18 years and older)
- Photo IDs for applicant and co-applicant
- Proof of U.S. Residency = current passport, green card, or U.S. birth certificate
- *Live/Work Documentation:
 - Live = lease, land line telephone bill, cable or internet bill, utility bill, paystub, public benefits record, school records
 - Work = paystubs or letter from employer

* The documentation must be current.

Full Application

- Income Documentation (all household members 18 years and older):
 - Employment = 3 months' paystubs
 - Self-Employment = 3 years' tax returns **and** current 3-month profit & loss statement
 - SSI/SSA/Disability = current disability letters
 - Child Support/Alimony = divorce decree and evidence of payments
 - Retirement/pension = award letters or statement showing monthly amount
- 3 months' asset statements = checking, savings, retirement, money market, etc. (all household members 18 years and older)
- Copies of all children's birth certificates or proof of legal custody
- If not a child of applicant or co-applicant = proof that individual currently lives and has been living in the household for past six months (examples: a bill with name and address on it, ID card with address, dependent on taxes)
- Loan approval letter from lender
- 8-Hour First Time Homebuyer (FTHB) Class completion certificate[†]
- If applicable, letter from donor and evidence of availability of gift funds

[†] Provider for 8- Hour FTHB Class must be HUD-approved. You can choose any HUD-approved provider; however, some providers in the area included on the back.

Questions?

Contact Lesley Casto at (510) 803-3381 or LCasto@habitatebsv.org



HUD-Certified First Time Homebuyer Class Providers

A-1 Community Housing Services
English (in-person and online) and Spanish (online)
22693 Hesperian Blvd. #150
Hayward, CA 94541
(510) 674-9227
www.a1chs.org

Community Housing Development Corporation (CHDC)
1535 Fred Jackson Way, Suite A
Richmond, CA 94801
(510) 412-9290
www.communityhdc.org

ECHO Eden Council for Hope & Opportunity
Cantonese, Mandarin, Farsi, Vietnamese, Spanish and English
22551 Second Street #200
Hayward, CA 94541
www.echofairhousing.org
(510) 581-9380
www.echofairhousing.org

Habitat for Humanity East Bay/Silicon Valley, Inc.
English (in-person)
2619 Broadway
Oakland, CA
(510) 803-3373
HabitatEBSV.org/events
513 Valley Way
Milpitas, CA 95035
(408) 620-3411

Operation Hope
3062 E 9th Street
Oakland, CA 94601
(510) 535-6700
www.operationhope.org/homeownership

Project Sentinel
Cantonese, Mandarin, French, Spanish and English
554 Valley Way
Milpitas CA, 95035
www.housing.org