



Lake County, CA
**Habitat
for Humanity®**

A Community Asset!

P. O. Box 1830

Lower Lake, CA 95457

Tel 707 994-1100

Homeownership Things to Know

This program is designed to provide qualified applicants with a safe, secure home. As such, here are some key points to keep in mind as you progress through the process towards homeownership

- **There will be a mortgage payment.**
At this time, mortgage payments are made to USDA.
- **Mortgage periods last for 30 to 38 years.**
The length of a mortgage term is affected by many factors and will be determined once the home is ready for move-in.
- **All mortgages are low-interest.**
The interest rate an applicant is eligible for will be determined nearer the time of sale but will never be above the interest rate USDA sets.
- **Mortgage payments will include property taxes and insurance.**
Taxes and insurance are the homeowners' responsibility.
- **Unlike renting, all utilities and upkeep of the house will become the homeowner's responsibility once they take possession of the home.**
- **Approved applicants MUST complete the required sweat equity hours determined by the number of adults in the household.**
Sweat equity hours may or may not be available on weekends. It is the applicant's responsibility to use vacation and holiday time off work towards the goal of homeownership. It is also the applicant's responsibility to communicate their availability to the office and turn in all time sheets on time.



Homeowners Program Pre-Application

This is not promise of services. This pre- application is for screening only. If you meet our basic qualifications, an Application for Housing will be offered. All application and supporting documents will be reviewed by Habitat’s Family Selection Committee to determine your eligibility.

Date: _____ Name: _____

Phone # _____ Contact email: _____

Home Address: _____

Mailing Address: _____

Number of adults in your family: _____ Children (under 18): _____ Ages of Children: _____

Are you a Veteran? Yes: ____ No: ____

How long have you lived at this address: _____

How long have you lived in Lake County: _____

Explain your housing need (are you living in unaffordable, overcrowded, unsafe, or unhealthy conditions?): _____

Number of individuals living in the home: _____ How many children under 18? _____

Was your home (rental or owned) destroyed in wildfire? _____

If so, which one _____ Date of Loss: _____ FEMA#: _____

Gross Annual Household Income of all family members over 18: (Please include ALL sources of money/assistance you receive. Compare this amount to the income guidelines on the attached flyer): _____

Please supply 3 months of paystubs to the office within 5 days of submitting this preapplication.

Do you have any outstanding debts (including vehicle, medical, credit cards, student loans etc.): _____

Do you have any accounts in collection? _____ If yes, are you making an effort to repay them? _____

Have you filed for bankruptcy within the last 5 years? _____

****If willing to do so, please provide a copy of a current credit report.** (Doing so is not required with the pre-application but will expedite the assessment of your qualification for the program.)

Are you willing to partner with Habitat staff & volunteers to build your home? Yes: _____ No: _____

Return to :
Habitat for Humanity Lake County
15312 Lakeshore Drive
Clearlake CA 95422
Or mail to: PO Box 1830
Lower Lake CA 95457
Phone (707) 994-1100



Habitat for Humanity Lake County does not discriminate on the basis of race, color, national origin, religion, sex, age, family status or marital status, disability, sexual orientation, gender identity, or because all or part of income is derived from any public assistance program.

X:fs:applicant docs:preapp 812023



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EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, (provided the applicant has the capacity to enter into a binding contract) because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, Equal Credit Opportunity Division, 600 Pennsylvania Avenue, Washington DC 20580.

You need not disclose income from alimony, child support, or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status, alimony, child support, and separate maintenance income, and the spouse's financial resources.

Accordingly, if you receive income from these sources, and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant(s):

X _____

X _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____

Please sign both copies. Keep one for your records and return one to Habitat for Humanity Lake County with your application.



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