



CITY OF ANAHEIM

## ELIGIBILITY AND SELECTION CRITERIA

Habitat for Humanity of Orange County (Habitat OC) is a non-profit organization that builds and repairs homes for families that could not otherwise afford to do so. The goal of the Hand-Up Home Repair Program is to help families improve their living conditions by focusing efforts on health, safety, and accessibility through Critical Home Repairs. Habitat OC has been selected to implement the City of Anaheim’s Residential Rehabilitation Program.

### ELIGIBILITY CRITERIA

- Home must be located in Anaheim.
- Applicant/Co-Applicant must be the homeowner.
- The property must be a Single Family Home, Condominium, or Townhome.
- The property must be without any unpermitted or illegal additions.
- Homeowner must be current with the following:
  - Mortgage Loan Payment (if homeowner is still making payments)
  - Homeowner’s Insurance Policy
  - Property Taxes
- The property must demonstrate a need for repair.
- Homeowner must be willing to accept financial responsibility by providing a minimum contribution of \$100.
- Homeowner must be willing to partner by performing sweat equity to the extent they are physically able to do so.
- Homeowner must obtain and provide the required documentation and information by given deadlines.
- Homeowner must be willing to undergo Habitat’s income verification process to ensure that the Household Gross Annual Income is below 80% of the area median income (AMI) for OC.
- Repairs are provided as a forgivable loan, but will require full repayment if the homeowner initiates one of the following within 10 years of repair receipt:
  - Sells the property
  - Transfers title
  - Ceases to reside the property
  - Refinances property for cash-out or equity line of credit

**Maximum household income must fall below the levels on this chart adjusted to family size:**

FAMILY SIZE	1	2	3	4	5	6	7
<b>MAXIMUM INCOME**</b>	\$ 54,600	\$ 62,400	\$ 70,200	\$ 78,000	\$ 84,250	\$ 90,500	\$ 96,750

\*\*80% area median incomes for Orange County 2016 as published by HUD. Maximums updated yearly.

### SELECTION CRITERIA

If eligible for the program, approval of families for selection is dependent upon Habitat’s assessment of need, willingness to accept financial responsibility, and willingness to partner with Habitat. In addition to these criteria, Habitat reserves the right to select families according to affiliate budget and capacity. Habitat reserves the right to determine and prioritize the specific repairs which are also subject to homeowner approval.

# HOME REPAIR PROCESS



The following is a description of the Qualification Process:

1. **Online Inquiry Form:** Applicants are asked to state their self-reported household income and home repair needs. \*Mortgage, Homeowner's Insurance, and Property Tax must be current.
2. **Initial Walk-Through:** If pre-qualified, two Habitat representatives will visit the home to gather basic information and pictures of the repair needs.
3. **Full Application:** If it can be determined that the project could be matched with the funding currently available, Habitat will send the full application and must be returned with all supporting documents to conduct income verification. *\*details below*
4. **Assessment:** If fully-qualified, two Habitat representatives will conduct an assessment of the home to determine the scope of work that falls within our capacity and budget (focusing on health, safety, and accessibility).
5. **Acceptance:** If accepted into the program, applicants will be formally notified with a **Letter of Acceptance** and will be asked to come into the Habitat Main Office to review and sign documents. Repair Projects are scheduled based on program calendar availability.

## **\*Full Application Details**

The required documents are necessary for confirmation of current status on mortgage, home insurance, and property tax payments, for identity verification, and for income verification. All of the information in your application is confidential and will be kept strictly private. This is a necessary and major component in the qualification process.

To complete the application, copies of the following documents are required (if applicable):

- A copy of your most recent mortgage statement
- A copy of your most recent property tax statement
- Proof of current homeowner's insurance
- A copy of the recorded deed
- A copy of a valid photo I.D. for all property owners on title
- A copy of a passport or birth certificate for all property owners on title
- A copy of your DD214 (for veterans)
- Federal Income tax returns and W-2 and/or 1099 Forms for all employed household members
- Child support, alimony, and monthly benefit statements / annual letter stating the amount receiving for all household members receiving any form of benefit (i.e. Retirement/Pension, Unemployment, Disability, SSI, TANF, SSDI, etc.)
- Pay stubs for the previous two consecutive months for each employed household member
- All current checking and/or savings account statements for two consecutive months (including but not limited to stocks, IRA's, pension accounts, mutual funds etc.)

**The time it may take to process each applicant may vary depending on our capacity. Applicants will be updated with their qualification status after each step.**

This process is specific to the Anaheim Residential Rehabilitation Program.

# FREQUENTLY ASKED QUESTIONS



- **How do I apply for the program?**

The first step is to fill out the inquiry form located on [www.habitatoc.org/AnaheimRepair](http://www.habitatoc.org/AnaheimRepair).

- **How long would the repair process take?**

Qualification processing time may vary depending on Habitat's capacity and the City's approval, and could take as long as 2 – 3 months. Similarly, if the application is approved, it may take some time before the home repair project is begun.

- **Why is there a financial contribution?**

Habitat OC offers a hand up, not a hand out so while Habitat OC works with donors to cover the majority of the repair costs, we ask each homeowner to share in the cost. That amount will be used to cover some of their own repair project costs. Payments may be made in two installments.

- **What is sweat equity?**

Sweat Equity refers to the work that the homeowner performs with Habitat on the repair project (i.e. helping with the repairs, greeting volunteers, etc.).

- **Why is there an income evaluation? Who will be evaluated in the income evaluation?**

The income evaluation is to verify that the household income does not exceed the income eligibility as stated in the maximum income table. This program focuses on limited income families at 80% AMI or lower. Anyone currently living in the home and everyone on the title of the home are evaluated.

- **What happens when repayment is required? How is it enforced?**

The repair program is intended to improve the living conditions of the existing homeowner and support long-term residency in the home. The repairs are provided as a forgivable loan to the homeowner, unless the homeowner takes any of the following actions during a 10-year period after the repairs are completed:

- Sells the property
- Ceases to reside in the property
- Transfers title
- Refinances property for cash-out or equity line of credit

In any of the above circumstances, repayment will be due when due for the full amount of the repairs. Each homeowner will execute a ten (10) year note/lien on the property. Full repayment will be received in the course of any of the transactions listed above. After ten years the note/lien will be removed from the property.

If you have any additional questions: [homerepair@habitatoc.org](mailto:homerepair@habitatoc.org).



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