



Habitat for Humanity Monterey Bay

Pre-Application Package

Please complete the pre-application in its entirety and provide the required documentation. Incomplete applications cannot not be reviewed until all required documentation is provided. Completed pre-applications will be reviewed and Habitat for Humanity and Habitat will contact you by e-mail to inform you if you are eligible to continue forward with the full application for the Homeownership Program. If you are not eligible, Habitat will contact you by mail and provide additional resources in the community. The final date to submit applications is **Friday, February 17th, 2023.**

You may drop off or mail your completed pre-application to our office at:

108 Magnolia Street
SantaCruz,CA 95062

Required Documentation

- Proof of Income
 - Provide copies of the 4 most *recent, consecutive* pay stubs for everyone in household over 18 who is employed
 - If self-employed, provide all pages and schedules of the last 2 years' tax returns
 - If receiving any benefits, provide a copy of the benefit statements
- Provide copies of applicant and co-applicant photo IDs
- 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, United States birth certificate, Certificate of Naturalization, or United States passport



Habitat for Humanity Monterey Bay provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, gender identification, national origin, religion, familial or marital status, disability, ancestry, sexual orientation, source of income, or other characteristics protected by law. Equal Access Opportunity.

Homeownership Program Eligibility Criteria

- Need for housing
 - Inadequate living space, structural problems, overcrowding, safety & stability, etc.
 - Housing cost-burdened
- Ability to Pay
 - 50% to 80% Area Median Income (*see below*)
 - History of regular income and good credit
- Willingness to partner with Habitat
 - Must fulfill Sweat Equity (500 hours)
 - Timeliness, understanding, responsiveness
- Must be a first-time homebuyer
- Must have a credit score of 620 or higher
- Must have a debt-to-income ratio below 43%
 - Total monthly debt (housing + credit card payments, car payments, etc.) ÷ Gross monthly income = debt-to-income ratio
 - ex. \$2,350 (rent + monthly debts) ÷ \$6,000 (gross monthly income) = 39%
 - ex. \$2,700 (rent + monthly debts) ÷ \$6,000 (gross monthly income) = 45%

Household Size	Annual Income Range			
	Santa Cruz County		Monterey County	
	50% AMI - Minimum	80% AMI - Maximum	50% AMI - Minimum	80% AMI - Maximum
1	\$54,450	\$87,120	\$39,800	\$63,700
2	\$62,200	\$99,520	\$45,500	\$72,800
3	\$70,000	\$112,000	\$51,200	\$81,900
4	\$77,750	\$124,400	\$56,850	\$91,000
5	\$84,000	\$134,400	\$61,400	\$98,300
6	\$90,200	\$144,320	\$65,950	\$105,600



Habitat for Humanity Monterey Bay provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, gender identification, national origin, religion, familial or marital status, disability, ancestry, sexual orientation, source of income, or other characteristics protected by law. Equal Access Opportunity.

Applicant information (titleholder)

First name _____ Last name _____

Present address _____ City _____ Zip _____

Mailing address _____ City _____ Zip _____

Birthday (mm/dd/yyyy) _____ Social Security number _____

Preferred Phone number _____ Email _____

Marital status: *Married* *Single* *Unmarried* Are you a US Veteran? Yes No

Is the applicant employed or receiving income of *any* kind? Yes No

Co-applicant information (titleholder)

First name _____ Last name _____

Present address _____ City _____ Zip _____

Mailing address _____ City _____ Zip _____

Birthday (mm/dd/yyyy) _____ Social Security number _____

Preferred Phone number _____ Email _____

Marital status: *Married* *Single* *Unmarried* Are you a US Veteran? Yes No

Is the applicant employed or receiving income of *any* kind? Yes No



Habitat for Humanity Monterey Bay provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, gender identification, national origin, religion, familial or marital status, disability, ancestry, sexual orientation, source of income, or other characteristics protected by law. Equal Access Opportunity.

Additional household members

Name	Birthdate	Social Security #	Sex	Relationship	Currently living with you?

Household employment information

Name	Employer <i>(please note if self-employed)</i>	Phone #	Employer address	Employed since <i>(dd/mm/yyyy)</i>

How did you hear about Habitat for Humanity Monterey Bay? *(check one)*

Word of mouth

Habitat marketing

Social media

Habitat ReStore

Schools

Online

Referred by friends/family

New outlets

Community organization

Other *(please explain)* _____



Habitat for Humanity Monterey Bay provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, gender identification, national origin, religion, familial or marital status, disability, ancestry, sexual orientation, source of income, or other characteristics protected by law. Equal Access Opportunity.

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	\$	\$	\$	\$

Questions?

For more information, visit our website at www.habitatmontereybay.com/applications. For any questions, contact Everardo Jaime Jr. at (831) 469-4663, ext. 14 or e-mail familyservices@habitatmontereybay.org



Habitat for Humanity Monterey Bay provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, gender identification, national origin, religion, familial or marital status, disability, ancestry, sexual orientation, source of income, or other characteristics protected by law. Equal Access Opportunity.