

<b>Who can apply for a Habitat home?</b>	Anyone can apply for the Habitat Homeownership Program
<b>When can I apply for a Habitat home?</b>	Habitat San Bernardino has one open application period per year.
<b>How do I apply for a Habitat home?</b>	Complete and return a pre-application form during an open application period
<b>Do I have to attend an orientation or information session to apply?</b>	No, but it helps! We offer a 2-hour information session with live-chat Q&A. You can see the presentation slides on our website at <a href="https://habitatsb.org/homeownership">habitatsb.org/homeownership</a>
<b>Do I have to be a U.S. Citizen to apply?</b>	No, but you may not be eligible for some 3rd-party mortgage and down payment assistance that require proof of legal U.S. residency status
<b>Does Habitat only select families with children?</b>	We believe everyone deserves a safe and affordable place to live. Habitat for Humanity is an Equal Housing Lender. We are committed to treating all applicants in an equal manner.
<b>Do I have to be employed to qualify?</b>	No, but you will have to provide proof of income from all sources for all adult household members. Prospective buyers must also meet minimum income requirements
<b>How long does it take to fill out the application?</b>	The pre-application form takes less than 10 minutes to complete. A full application may take several days

<p><b>How long does the selection process take?</b></p>	<p>Each application is evaluated individually. A credit decision is made within 30 days; the entire selection process leading to final approval can take months</p>
<p><b>How long does it take to complete the Homeownership Program?</b></p>	<p>It can take 12-18 months to complete the pre-purchase Sweat Equity and Homebuyer Education requirements. Post-purchase partnership with Habitat continues for years</p>
<p><b>Do I have to volunteer with Habitat?</b></p>	<p>Future homebuyers complete Sweat Equity, or volunteer time building homes for themselves and other Habitat homebuyers. Sweat Equity is calculated at 100 hours per adult household member</p>
<p><b>Are there other program requirements besides Sweat Equity?</b></p>	<p>Yes. Future homeowners attend Homebuyer Education sessions, a HUD-approved workshop for first-time homebuyers, maintain their program eligibility, and are willing to be partners with Habitat</p>
<p><b>Can I sell my Habitat home?</b></p>	<p>Yes, but during the mortgage term your home must be offered for sale to Habitat first, and only for a price that allows the home to be affordable for other qualified homebuyers. Additional restrictions may apply</p>
<p><b>How much will my Habitat mortgage payment be?</b></p>	<p>Habitat's affordable mortgage payments will not exceed 30% of buyers' gross monthly income at time of purchase</p>

<p><b>Can I rent my Habitat home or its rooms to other people?</b></p>	<p>No. Habitat homes must be owner occupied and no part of the home can be rented out</p>
<p><b>Does Habitat San Bernardino provide emergency housing or rental assistance?</b></p>	<p>No, but our Housing Services Department can refer you to other programs and agencies that may be able to help</p>
<p><b>Can I apply at more than one Habitat for Humanity office?</b></p>	<p>Yes, you can. Each Habitat office serves a different area and has different housing opportunities available. You must be willing and able to meet all program requirements, which may vary</p>
<p><b>My application was denied. Can I apply again?</b></p>	<p>Yes, you can. When an application is denied, we send a letter with the reason why along with suggestions to improve your eligibility</p>



Habitat for Humanity San Bernardino Area is an Equal Housing Lender committed to treating all applicants in an equal manner. We do not discriminate based on race, color, national origin, sex, familial or marital status, mental or physical disability, sexual orientation, age (provided the applicant can legally enter into a contract), income derived from public assistance, citizenship, immigration status, primary language, ancestry, gender, gender identity, gender expression, genetic information, source of income, or military or veteran status.

To fulfill grant requirements, we may target consumers who are elderly or who have a disability, but we will not limit housing solutions to people with these characteristics. Veteran and military-specific housing are allowed by law.

For more information about Habitat's Homeownership Program, contact Housing Services at 909-478-1176 or [homeownership@habitatsb.org](mailto:homeownership@habitatsb.org)