

homeownership program guidelines

Habitat East Bay/Silicon Valley provides qualifying households in Alameda, Contra Costa, and Santa Clara counties the opportunity to purchase a home through an affordable mortgage.

Need for Housing

Habitat envisions a world where everyone has a decent place to live. We partner with people that have a need for housing. Some examples of need for housing include:

- You are living in temporary housing.
- You are paying more than 30% of your monthly gross household income towards rent and utilities.
- You are living in dilapidated, unstable, or unsafe housing.
- There are pests in the house.
- Your living conditions are overcrowded.

Willingness to Partner

Buying a Habitat home is truly a partnership.

Sweat equity is at the heart of our homeownership program and is primarily done by working on the construction of your future home. Construction experience is not necessary. Partner households must complete 250 hours for renovated homes and 500 hours for newly constructed homes of sweat equity after they are fully approved. Friends and extended family may also contribute a portion of your sweat equity hours by working with you.

Ability to Pay

Habitat works with households earning up to 80% of Area Median Income to become homeowners. General Habitat homeownership program current income ranges for different household sizes are:

Household Size	Annual Gross Household Income Alameda and Contra Costa County 2020 HUD Income Limits	
	Minimum	Maximum
1	\$27,450	\$100,128
2	\$31,350	\$114,432
3	\$35,250	\$128,736
4	\$39,150	\$143,040
5	\$42,300	\$154,483.20
6	\$45,450	\$165,926.40
7	\$48,550	\$177,369.60
8	\$51,700	\$188,812.80

Household Size	Annual Gross Household Income Santa Clara County 2020 HUD Income Limits	
	Minimum	Maximum
1	\$33,150	\$118,944
2	\$37,900	\$135,936
3	\$42,650	\$152,928
4	\$47,350	\$169,920
5	\$51,150	\$183,536.00
6	\$54,950	\$197,107.20
7	\$58,750	\$210,700.80
8	\$62,550	\$224,294.40

Each home has different minimum and maximum income requirements in order to make sure that the affordable first loan will not be a financial burden and can be paid off in 30 years or less. We look at a household's gross annual income, considering everyone over the age of 18 in the household. We count income from job wages, self-employment income, retirement income, and general assistance benefits. Gross household income must fall within the income qualification range for a home in order to qualify for that home.

We will look at your credit report. We are not looking at your credit score, but checking for payment history (collections, open judgments, or recent bankruptcies/foreclosures) and the amount of current debt you have. We want to make sure that you are ready to purchase a home and do not want to overburden you financially.

If you have credit issues that you think will prevent you from purchasing a home with Habitat, please contact one of our housing counselors to discuss how you can improve your credit and become ready to buy your own home.

First-Time Homebuyer

To qualify for our homeownership program, you must be a first-time homebuyer using HUD's definition. Generally, a first-time homebuyer is someone who meets any of the following requirements:

- An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers).
- A single parent who has only owned with a former spouse while married.
- An individual who is a displaced homemaker and has only owned with a spouse.
- An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
- An individual who has only owned a property that was not in compliance with state, local, or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

Still have questions?

Please contact us directly at (510) 803-3344 or HomeownerInfo@HabitatEBSV.org