



San Diego Habitat for Humanity will be constructing 4 single family homes at 801 Avocado Avenue, El Cajon, in partnership with the Jimmie Johnson Foundation and El Cajon Redevelopment Agency.

San Diego Habitat is a non-profit organization whose goal is to eliminate substandard housing in San Diego County by providing low-income families with the opportunity to become homeowners. SDHFH builds new homes for qualified families. Families purchase the home with a no-interest mortgage. Since 1987, SDHFH has built a total of 99 homes throughout San Diego County.

San Diego Habitat's success is due to its dedicated volunteers and hardworking families. All selected families are required to complete "sweat equity" hours in order to move into their new home. Families need to complete 250 hours per adult homeowner (250 hours for a single applicant or 500 hours for two applicants). These hours are completed by the family working on their own construction site, working on the sites of other San Diego Habitat families, volunteering at the Habitat ReStore or in our administrative office.

The Family Selection Committee is responsible for assessing and interviewing prospective families. We use three criteria to select families for our program:

1. DEMONSTRATED NEED FOR IMPROVED HOUSING.

Families must show that they have a current need for improved housing. Some examples of need include a poorly maintained rental unit, overcrowded or unsafe conditions, and/or cost of rent that is over 50% of total gross monthly income.

2. WILLINGNESS TO PARTNER WITH SAN DIEGO HABITAT.

Purchasing a home through SDHFH requires a commitment of time and energy. We require that each family contribute volunteer hours, called *sweat equity*, in the construction of their home, the construction of other SDHFH homes and/or time working in our building materials thrift store or administrative office. For a single applicant family we require 250 hours of sweat equity; for a two-applicant family, we require 500 hours. Also, were looking for families that would agree to maintain their home during the duration of their home ownership.

3. ABILITY TO PAY A MONTHLY MORTGAGE.

Family income must fall within established SDHFH income guidelines *for the past three years*.

Family Size	Gross Minimum Income	Gross Maximum Income
3	\$44,580	\$59,500
4	\$49,560	\$66,100
5	\$53,520	\$71,400
6	\$57,480	\$76,700
7	\$61,440	\$81,950

All income must be documented and earned by actual owners of the house.

Acceptable forms of income include:

- Employment pay
- Permanent subsidies received through governmental assistance programs (such as permanent SSI, social security or disability payments).

Unacceptable sources of income include:

- Cash payments not declared on federal tax returns
- Temporary SSI, temporary disability, and unemployment.

SDHFH completes a credit check on each adult applying for homeownership at a cost of \$12.75 (one applicant) or \$19.50 (two applicants). We look specifically at the last two years of your credit history and your current level of debt. We are not looking for a particular credit score, but rather that your family is consistent about paying your debts on time.

Agency Participation: The El Cajon Redevelopment Agency will be providing the four qualified households a silent second mortgage of approximately \$50,000 using criteria under the California Dream First-Time Homebuyer Program – Habitat for Humanity. Income, asset, credit, payment ratios, and payment limitations will apply. See the Program Flier for more information.

More information:

Please attend the workshop for prospective buyers or contact Shayna Hensley for more information as follows:

Workshop Date: Wednesday August 19, 2009:
 6:00 to 7:00pm English Orientation
 7:00 to 8:00pm Spanish Orientation

Where: Renette Center, Meeting Room West, 925 South Emerald, El Cajon, 92020

R.S.V.P.: Shayna Hensley, Family Services Specialist, (619) 283-4663 x314 or
 ShaynaH@sdhfh.org