MAYOR
Valerie Amezcua
MAYOR PRO TEM
David Penaloza
COUNCILMEMBERS
Phil Bacerra
Johnathan Ryan Hernandez
Jessie Lopez
Thai Viet Phan
Benjamin Vazquez

CITY MANAGER
Alvaro Nuñez
CITY ATTORNEY
Sonia R. Carvalho
CITY CLERK
Jennifer L. Hall

CITY OF SANTA ANA

COMMUNITY DEVELOPMENT AGENCY

20 Civic Center Plaza - M25
Santa Ana, California 92701
www.santa-ana.org

MY FIRST HOME PROGRAM

The City of Santa Ana is pleased to announce the availability of financing to assist income eligible households wishing to purchase their first home. The program may be funded through local, state, or federal funding such as Inclusionary Housing, CalHome, and/or Community Development Block Grant (CDBG) Funds. Detailed guidelines outlining each funding source's uses and limitations are available on the City's website: https://www.santa-ana.org/my-first-home/. The Program offers 0%, deferred payment loans of up to $120,000 for income eligible households, based on need, and depending on funding availability. The My First Home Program may provide financial assistance to help subsidize the down payment, closing costs, interest rate, mortgage principal, and/or mortgage insurance, thereby reducing the overall loan amount and making homeownership more accessible for first-time buyers. By lowering the principal, eligible participants may benefit from lower monthly mortgage payments, potentially faster equity accumulation, and greater long-term financial stability.

In order to apply for Santa Ana's My First Home Loan Program, borrowers must purchase in the City of Santa Ana, meet the income requirements outlined below, complete pre-purchase counseling from a HUD approved housing counseling agency, and receive a first-mortgage pre-approval.

The borrower's ability to make a down payment of at least 3% of the purchase price from their own funds is also required. In addition, homes must be evaluated for lead-based paint hazards and be free of building/health and safety code deficiencies. These and other loan requirements are described in further detail, below. Please refer to the Guidelines Overview and list of local HUD Approved Housing Counseling Agencies.

In addition, note, My First Home Program funds are limited. Should you have further questions after reviewing the attached information, please contact Adreanna Solis Limon at (714) 667-2267.

Si usted necesita ayuda en completar su aplicación o tiene preguntas, favor de llamar a Adreanna Solis Limon al 714-667-2267.

The City of Santa Ana does not discriminate against persons with disabilities, minorities or other disadvantaged persons or groups. Any inquiries as to how these persons may receive assistance in obtaining information and/or services related to the City's Housing and Community Development Programs, should contact the City's Housing Office at (714) 667-2267.

CITY OF SANTA ANA
MY FIRST HOME PROGRAM GUIDELINES OVERVIEW

My First Home will assist with down payment and/or closing costs. When available, CDBG funded loans will also assist with interest rate reduction, mortgage principle, and/or mortgage insurance.

FUNDS ARE LIMITED – FIRST COME, FIRST SERVE

Eligibility Requirements

- Borrower(s) must be a first-time homebuyer who has not owned a home during the three-year period, before the purchase of a home with Program assistance. The following individual(s) may not be excluded from consideration as a First-Time Homebuyer under this definition:

    (A) A displaced homemaker who, while a homemaker, owned a home with their spouse or resided in a home owned by the spouse. A displaced homemaker is an adult who has not, within the preceding two (2) years, worked on a full-time basis for a consecutive 12-month period, and, who has been unemployed or underemployed, experienced difficulty in obtaining or upgrading employment, and worked primarily without compensation to care for their home and family;

    (B) A single parent who, while married, owned a home with their spouse or resided in a home owned by the spouse. A single parent is an individual who is unmarried or legally separated from a spouse and has one or more minor children for whom the individual has custody or joint custody, or is pregnant.
- The home purchase must be located in Santa Ana.
- Total annual income of the household, meaning all persons residing in the home as their principal place of residence, cannot exceed the income limits established below:

As of June 2026		
Household Size	80% AMI	120% AMI
1	$104,200	$116,400
2	$119,100	$133,050
3	$134,000	$149,650
4	$148,850	$166,300
5	$160,800	$179,600
6	$172,700	$192,900
7	$184,600	$206,200
8	$196,500	$219,500
Loans funded with CDBG or CalHome are restricted to 80% AMI limits as set by the Department of Housing and Urban Development (HUD) and the State of California's, Department of Housing and Community Development (HCD).		

- Complete a minimum of eight (8) hours of homeownership training offered by a counseling agency, approved by the U.S. Department of Housing and Urban Development (HUD).
- Must have at least 3% of the purchase price for a down payment from seasoned funds (saved in personal account(s) at least 90 days). Three (3) most-recent asset statements are required to verify seasoned funds. Gift funds may contribute towards the purchase. Gift funds may not exceed 3% of purchase price. Seasoned funds cannot be from gift funds.
- A minimum mortgage-to-income ratio of 28% is required. Maximum debt-to-income ratios cannot exceed 40/45.
- Must have a positive credit history (minimum of a 640-credit score) and obtain a fixed-rate first mortgage. Co-signers and variable interest rate loans are not permitted.

- The property must pass an inspection by City Staff, specifically lead-based paint hazards and building/health and safety code deficiencies.
- The Housing Division has a local preference for veterans and applicants who live or work in the City of Santa Ana.
- Borrowers shall occupy the unit as their principal place of residence for the term of the loan and shall not rent nor lease the property.

For CalHome Funded Loans Only

- A CalHome funded loan is limited to the financing of the unit, homebuyer education, and non-recurring loan closing costs.
- The loan-to-value ratio for a CalHome funded loan, when combined with all other indebtedness to be secured by the property, shall not exceed 100% of the sales price plus a maximum of up to 5% of the sales price to cover actual closing costs.
- My First Home Program loan cannot exceed 40% of the borrower's purchase price for the property.
- Loan forgiveness is not permitted.
- Repayment of the City loan principle balance will be required at the end of the 30-year term.

Use of Loan Proceeds

- Approval will be based on need.
- Depending on funding availability, households at or below the 80% Adjusted Median Income (AMI) will be considered for a $120,000 loan. Households at or below the 120% AMI will be considered for an $80,000 loan (see income limits chart, above).
- Depending on the funding source available at the time of application, City of Santa Ana loan proceeds may be required to be applied to, down payment, closing costs, interest rate reduction, mortgage principle, and/or mortgage insurance, associated with the purchase of a home in Santa Ana.
- City of Santa Ana homebuyer assistance loan proceeds *may not* be applied to the purchase of an Inclusionary home made available through the City's Affordable Housing Opportunity and Creation Ordinance.

Interest Rates and Repayment

- Financial assistance provided to qualified individual homeowners shall be in the form of 0% interest deferred payment loans, repayable upon the sale or transfer of the home, when the home ceases to be owner-occupied, upon accessing home equity, or upon the loan maturity date, whichever occurs first.
- Repayment of the City loan principle balance will be required at the end of the 45-year term.
- Loans are not assumable.
- A borrower may pay the loan amount, in part or in whole, at any time without penalty.
- College Graduate, Veteran, and Active Military Incentive:
    - Prospective homebuyers who graduated from a high school located in Santa Ana, or resided in Santa Ana while attending high school, and has a 4-year college degree or trade school certificate, are eligible for a loan forgiveness up to $40,000. Forgiveness will take place in $10,000 increments every five (5) whole years the borrower resides on the property.
    - Prospective homebuyers who are U. S. Military Veterans or on Active Military Duty will be eligible for a loan forgiveness up to $40,000. Forgiveness will take place in $10,000 increments every five (5) whole years the borrower resides on the property.

Application and Approval Process

- Prospective homebuyer completes a HUD approved 8-hour homebuyer class.
- Homebuyer chooses a lender and receives a pre-qualification for a first mortgage.
- Homebuyer signs a purchase contract and opens escrow.
- Homebuyer and/or lender provides a complete My First Home Program Application Packet to the City of Santa Ana Housing Division with all required documents and forms. All applications must contain the documents indicated in the attached "Document Checklist".
- Lender Packet must be submitted which includes:
  - Real Estate Agent, Lender, Title & Escrow company contact information
  - Purchase Contract
  - 1003 Application
  - First Mortgage Loan Approval letter with terms
  - DU Summary/AUS Findings
  - Credit report
  - Estimated settlement statement
  - Appraisal and home inspection report (when available)
  - Flood Certificate
  - Wire Instructions
  - Vesting
  - Preliminary Title Report with Legal Description
- Once the applicant meets income, asset, and eligibility requirements, City Staff conducts an inspection for lead-based paint hazards and building/health and safety code deficiencies. The property must pass an inspection to be approved for the My First Home Program.
- If the applicant is eligible and home passes inspection, the City will reserve funds and notify the Homebuyer(s), Real Estate Agent, and Lender.
- Homebuyer(s) are scheduled to meet with Staff in City Hall to sign a Loan Agreement, Deed of Trust, and Promissory note.
- Any cash out of escrow to debt or Borrowers is prohibited.
- Total process can take 30-45 days if all documents are provided at initial submission.

Close of Escrow

- Recipients must obtain title and hazard insurance at close of escrow and provide the Housing Division a copy.
- Fire insurance (and flood insurance, where applicable) requirements are as follows:
  - Borrowers are required to maintain insurance on the property in an amount at least equal to the replacement value of the improvements; and
  - City must be named as additional loss payee on the policy.
- The Housing Division must be provided the final Closing Disclosure and Certified Settlement Statement

Additional details on the program's underwriting guidelines, program management, loan servicing, etc., can be found in the "City of Santa Ana My First Home Program Guide" located at: https://www.santa-ana.org/my-first-home/.

Incomplete application packets will cause delays in the approval process. Please contact Santa Ana's Housing Division at (714) 667-2267 should you have questions regarding the application.

City of Santa Ana
Community Development Agency
20 Civic Center Plaza, M-25
Santa Ana, California 92702

MY FIRST HOME PROGRAM
DOCUMENT CHECK LIST

In order for your application to be considered, it is necessary you provide the following documents. Please use this checklist to ensure all applicable items are included with your application.

1. Completed - City of Santa Ana loan application ☐
2. Signed - Credit Information Disclosure Authorization (executed by all borrowers) ☐
3. Completed - Confidential Information Statement ☐
4. Signed – Notification “Lead Based Paint Poisoning” ☐
5. Signed - Fair Lending Notice ☐
6. Picture identification for all adult household members, birth certificates for all minors in the household ☐
7. Copy of the last 3 years of Federal Income Tax Returns, signed, with W-2s, for all adult household members ☐
8. Copies of 3 most recent payroll check stubs for all employed household members ☐
9. Pre-approval letter and a copy of your credit report from your first mortgage lender ☐
10. Pre-purchase certification from Housing Counseling agency ☐
11. Seller’s Statement ☐
12. Last 3 months of *all* asset account statements showing a minimum of 3% down payment is in your account(s) *(All Pages)* ☐
13. Other income and asset documentation. Please provide <u>copies</u> of your most recent award letters, checks, or statements for <u>all members of the household:</u>
    a) Social Security, SSI benefits statements
    b) Retirement or Pension statements
    c) Disability
    d) Child Support / Alimony
    e) Cal Works

Please attach copies of personal documents. We will not be responsible for originals.

PROGRAMA MI PRIMER HOGAR
LISTA DE DOCUMENTOS

Para que su solicitud pueda ser considerada, es necesario que nos proporcione copias de los siguientes documentos. Por favor, utilice esta lista de verificación para asegurarse de que todos los elementos aplicables estén incluidos con su solicitud.

1. Completada – Solicitud de prestamo ☐
2. Firmado – Autorización de Revelación de información de su crédito (firmado por todos los prestadores) ☐
3. Completada – Solicitud de Declaración de información confidencial ☐
4. Firmada – Notificación: Envenenamiento de pintura basada en plomo ☐
5. Firmado – El Aviso de Préstamo Justo ☐
6. Identificación con fotografía para todos miembros adultos del hogar, actas de nacimiento para todos los menores de edad ☐
7. Copias de los últimos 3 años de impuestos federales, firmados, con W-2 (de todos los adultos del hogar) ☐
8. Últimos 3 talones del trabajo (de todos los miembros del hogar que están empleados) ☐
9. Carta de aprobación previa y una copia de su informe de crédito de su primer prestamista hipotecario ☐
10. Certificación previa a la compra - agencia de la asesoría de vivienda ☐
11. Declaración del vendedor ☐
12. Últimos 3 meses de cuentas bancarias con el mínimo del 3% requirido para su pago inical *(todas las paginas).* ☐
13. Documentación de ingresos adiciónales. Por favor provea sus cartas de premio más recientes o <u>copias</u> de los cheques para todos <u>los miembros del hogar:</u>

    a) Seguro Social, beneficios de SSI
    b) Beneficios de Retiro
    c) Beneficios de Incapacidad
    d) Manutención / pensión matrimonial
    e) Beneficios de Ayuda Estatal

Por favor, envíe únicamente copias, ya que no nos hacemos responsables por la pérdida o daño de documentos originales.

MY FIRST HOME PROGRAM
LOAN APPLICATION

Applicant Name ____ Date of Birth ______________

Social Sec. # ____________________ Cell # (   ) _______________ Work # (   ) ____________________

E-Mail Address:____ Home # (   ) ______________

Co-Applicant ____ Date of Birth ______________

Social Sec. # ____________________ Cell # (   ) _______________ Work # (   ) ____________________

E-Mail Address:____ Home # (   ) ______________

Current Address ____ Zip____________________

Have you ever filed for bankruptcy? ☐ No ☐ Yes If "Yes", list date of bankruptcy: ______________

Total number of people who will live in the home: ________ Ages: ________________________________

Applicant's Employer ____

Employer Address ____

Employer Phone No. (   ) ____________________ Year/Month Started____________________

Yearly Gross Salary $ ____________________ Other Monthly Income $ ________________

Source of other Income ____________________

Co-applicant's Employer ____

Employer Address ____

Employer Phone No. (   ) ____________________ Year/Month Started ____________________

Yearly Gross Salary $ ____________________ Other Monthly Income $________________

Source of other Income ____________________

Mortgage Lender Name & Contact ____

Real Estate Agent Name & Contact ____

By providing the contact information for your mortgage lender and real estate agent, you are permitting City of Santa Ana's Housing Division to correspond with said entities to discuss and exchange information strictly regarding the homebuying transaction related to the My First Home application.

Declarations
For each of the following questions, please provide a single answer for all adult members of the household who will make the home their permanent residence. Please mark the Yes and No columns with an "X" as appropriate.

	Yes	No
Have you had property foreclosed upon or given title or deed in lieu of foreclosure in the past seven years?	☐	☐
Are there any outstanding judgments against you?	☐	☐
Have you been declared bankrupt within the past seven years?	☐	☐
Are you a party to a lawsuit?	☐	☐
Are you presently delinquent or in default on any loan, mortgage, financial obligation, bond, or loan guarantee?	☐	☐
Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐
Are you a co-signer or endorser on a promissory note?	☐	☐

How much of a first mortgage have you been pre-qualified for by your lender bank?	$____________
How much of your money do you have for a down payment?	$____________
Have you owned a home/property in the last 3 years, and if so, what year did you sell?	____________

Student Incentive: Folks who attended and graduated from a Santa Ana high school *or* lived in Santa Ana when they attended high school *and* graduated with a Bachelor's Degree *or* a Trade Certificate **may** be eligible for up to $40,000 in loan forgiveness of their the My First Home loan. **Veteran Incentive:** Military veterans and active duty personnel **may** be eligible for up to $40,000 in loan forgiveness of their the My First Home loan.	Yes	No
Do you believe you are eligible for the Student Incentive? If yes, provide your High School Diploma, graduating transcript, and bachelor's degree/ trade certificate	☐	☐
Do you believe you are eligible for the Veteran Incentive? If yes, provide your DD214 or Statement of Service	☐	☐

Per the Code of Federal Regulations (24 CFR 570.611) folks who exercise functions or responsibilities with respect to CDBG activities are not eligible to benefit from CDBG-funded assistance. This includes full-time and part-time City staff, elected officials, contractors, subcontractors, and immediate family members of City staff.	Yes	No
Are you full-time or part-time City staff or Santa Ana elected official?	☐	☐
Are you a, contractor, subcontractor, and/or immediate family member of City staff or Santa Ana elected official?	☐	☐

MY FIRST HOME PROGRAM
APPLICANT'S STATEMENT

Household Composition Information
Please provide the following information for all household members who will use the home to be purchased as their permanent residence. (Attach another sheet if more space is needed)

Name	Current Address	Social Security #	Age	Relationship

Household Liabilities
Please identify the debts of adult household members who will make the home their permanent residence. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, such as all credit cards, real estate loans, alimony, child support, stock pledges, etc. This information may be provided on a combined basis by both married and unmarried persons if the accounts are jointly held.

Name of Household Member	Creditor's Name	Monthly Payment/ Months Left to Pay	Unpaid Balance
		$ Months	$
		$ Months	$
		$ Months	$
		$ Months	$
		$ Months	$
		$ Months	$

Household Income Information

Please provide the following information for all household members who have a regular income, regardless of their age.

Name	Base Monthly Employment	Overtime
	$	
	$	
	$	
	$	
	$	
	$	
	$	

List all sources of income for all adults. Please describe "Other Income" as identified in #12 on the attached Document Check List.

Name	Source of Income	Monthly Amount
		$
		$
		$
		$
		$
		$
		$

Assets

Please identify all asset accounts of all adult household members who will use the home as their permanent residence. This information may be provided on a combined basis by both married and unmarried persons if the accounts are jointly held.

Name	Name of Banking Institution, Credit Union, Investment Management Company	Account Number	Current Balance
			$
			$
			$
			$
			$
			$

PLEASE READ BEFORE SIGNING

All the information I have given in this application is true and correct to the best of my knowledge. I understand that you will confirm the information and retain the application whether or not the loan is approved. I hereby authorize the City of Santa Ana to verify my credit status and any of the above information as a condition of this application.

Applicant Signature ______________________ Date ____________

Co-Applicant Signature ______________________ Date ____________ Co-Applicant Signature ______________________ Date ____________

APPLICANT STATISTICAL INFORMATION

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

CHECK ONE SPACE FOR THE ETHNIC CATEGORY YOU MOST CLOSELY IDENTIFY:

☐ HISPANIC (Mexican, Puerto Rican, Cuban, Central or South American, or Spanish culture of origin, regardless of race)
☐ NON-HISPANIC
☐ I do not wish to furnish this information

CHECK ONE SPACE FOR THE RACE CATEGORY YOU MOST CLOSELY IDENTIFY:

☐ AMERICAN INDIAN OR ALASKA NATIVE: A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
☐ ASIAN A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
☐ BLACK or AFRICAN AMERICAN A person having origins in any of the black racial groups of Africa. A term such as "Haitian" can be used in addition to "Black" or "African American."
☐ NATIVE HAWAIIAN or OTHER PACIFIC ISLANDER. A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
☐ WHITE. A person having origins in any of the original peoples of Europe, the Middle East or North Africa.

CHECK THE SEX AND AGE CATEGORIES THAT APPLY TO YOU:

SEX: ☐ Male ☐ Female AGE: ☐ Under 40 ☐ 40 or Over

Applicant Signature: ______________________ Date: ______________________

MY FIRST HOME PROGRAM

CREDIT INFORMATION DISCLOSURE AUTHORIZATION

I/We hereby authorize you to release to the City of SANTA ANA for verification purposes, information concerning:

- Employment history; dates, title, income, hours worked, etc.;
- Banking and savings account records;
- Mortgage loan information including open date, high credit, payment
- Amount, due date, loan balance, interest rate, and payment record.

The above reports are for confidential use in compiling information regarding a real estate loan requested by the applicant(s) signing this form.

A photographic or carbon copy of this authorization (being a photographic or carbon copy of the signature(s) of the undersigned) may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt attention to this matter will help to expedite my real estate loan application.

Thank you,

Applicant Signature	Date	Social Security Number
Co-Applicant Signature	Date	Social Security Number
Co-Applicant Signature	Date	Social Security Number

CONFIDENTIAL INFORMATION STATEMENT / DECLARACIÓN DE INFORMACIÓN CONFIDENCIAL

Address of the property in this transaction: ____

Occupied by: ☐Owner ☐Lessee ☐Tenants *(If occupied by lessee/tenants provide Seller's Statement)*

Applicant 1: ______________________________
Birthplace: ______________________________
I have lived in California since: ______________
Married on: ________ **Maiden name:** __________

Applicant 2: ______________________________
Birthplace: ______________________________
I have lived in California since: ______________
Married on: ________ **Maiden name:** __________

Residence(s) for the last 10 years:

Address	City	State, Zip	from (date)	to (date)

Occupation(s) for the last 10 years:

Applicant 1:

Prior occupation	Company name	Address	number of years

Applicant 2:

Prior occupation	Company name	Address	number of years

Former Marriages *(If no former marriages, write "none")*

Name of former spouse: __________________
Deceased (date): ________________________
(Provide death certificate)
Divorce (date): _________________________
(Provide divorce decree)

Name of former spouse: __________________
Deceased (date): ________________________
(Provide death certificate)
Divorce (date): _________________________
(Provide divorce decree)

Custodial arrangements for minor child(ren) *(if both parents are residing in the household write "none")*

☐ Court ordered arrangement *(provide documentation)* ☐ Informal arrangement *(documentation to be requested)*

Child's Name # of days /week residing in the applicant's home

☐ Court ordered arrangement *(provide documentation)* ☐ Informal arrangement *(documentation to be requested)*

Child's Name # of days /week residing in the applicant's home

☐ Court ordered arrangement *(provide documentation)* ☐ Informal arrangement *(documentation to be requested)*

Child's Name # of days /week residing in the applicant's home

☐ Court ordered arrangement *(provide documentation)* ☐ Informal arrangement *(documentation to be requested)*

Child's Name # of days /week residing in the applicant's home

Property Interest *(List past or current properties where you have held title and/or ownership)*

Property Address	Date Title/Ownership Began	Date Title/Ownership Ended

______________________________ ______________________________
Signature (Applicant 1) **Signature** (Applicant 2)

MY FIRST HOME PROGRAM
NOTIFICATION

Lead-Based Paint Poisoning

The following information is being provided as required by 24 CFR Part 35

Sources of Lead Based Paint
The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, window sills, doors and door frames. Lead- based paint and primers may also have been used on outside porches, railing, garages, fire escapes and lamp posts. When the paint chips, flakes or peels off, there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, windows sills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint
Lead poisoning is dangerous - especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning
Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening
If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor or local health department for help and more information. Lead screening and treatment are available through the Medicaid Program for those who are eligible. If your child is certified as having an elevated blood lead level, you should immediately notify the Community Development or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning
You can avoid lead-based paint poisoning by performing some preventative maintenance. Look at your walls, ceiling, doors, door frames and windowsills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:
(a) Cover all furniture and appliances;
(b) Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, window wells and ceilings;
(c) Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trash can. DO NOT BURN THEM.
(d) Do not leave paint chips on the floor in window wells. Damp mop floors and window sills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important; and
(e) Do not allow loose paint to remain within your children’s reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance and Treatment of Lead-Based Paint Hazards
As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before repainting, all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainting with two (2) coats of non-leaded paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant woman on the premises. Simple painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homebuyer Responsibilities
You should immediately notify the management office or the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks from plumbing, or a defective roof. You should co-operate with that office’s effort to repair the unit.

I have received a copy of the Notification entitled “Watch Out for Lead Based Paint Poisoning,” AND I have received a copy of the pamphlet, “Protect Your Family from Lead in Your Home.”

______________________________	______________________
Print Name of Recipient	Date
______________________________	______________________
Signature of Recipient	Social Security Number

MY FIRST HOME PROGRAM
FAIR LENDING NOTICE

RIGHT TO PRIVACY ACT: This is notice to you as required by the Right to Financial Privacy Act of 1976 that the Department of Housing and Urban Development and the Veterans Administration have a right to access financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records will be made available to the Department of Housing and Urban Development, and the *Veterans Administration without further notice or authorization, but will not be disclosed or released to another* government agency or department, or private entity without your consent except as required or permitted by law.

FAIR CREDIT REPORTING ACT: City of Santa Ana, as part of the processing of your loan application, will request both a consumer and business credit report bearing information on your credit worthiness, standing, capacity, character general reputation, personal characteristics, or mode of living. This notice is given pursuant to the Fair Credit Reporting Act of 1977, Section 606(a) (1). Pursuant to Section 606(b), you are entitled to such information within 5 days of written demand made within a reasonable period of time to: City of Santa Ana, 20 Civic Center Plaza, M-25, Santa Ana, CA 92702.

EQUAL CREDIT OPPORTUNITY ACT: Pursuant to Section 209.9, paragraphs (a) (2) and (b) (1) of Regulation B regarding Section 701(a) the following notice is given. The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, and age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency which administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington D.C. 20580.

I/We acknowledge receipt of a copy of this notice.

___________________________________ ____________________

Applicant Signature Date

___________________________________ ____________________

Co-Applicant Signature Date

___________________________________ ____________________

Co-Applicant Signature Date

MY FIRST HOME PROGRAM

HOUSING COUNSELING AGENCIES

The following organizations have been approved by the U.S. Department of Housing and Urban Development (HUD) as providers of homebuyer education in Orange County. The City of Santa Ana First Time Homebuyer Loan Program requires prospective homebuyers complete a pre- purchase counseling program from one of these agencies prior to applying for a loan to purchase a home. The following agencies are knowledgeable about a variety of programs to assist first time homebuyers.

The information contained in this list is based on HUD's website (www.hud.gov/). Please contact the providers for current information or updates.

Agency	Address	Contact Information
Affordable Housing Clearing House	23201 Lake Center Dr. Ste 203 Lake Forest, CA 92630	Phone: (949) 859-9255
NeighborWorks Orange County	1748 W. Katella Ave., Suite 202 Orange, CA 92867	Phone: (714) 490-1250
Orange County Community Housing Corporation	501 N. Golden Circle Suite 200 Santa Ana, CA 92705	Phone: (714) 558-8161
Homeownership OC	801 W Civic Center Dr. Ste 200 Santa Ana, CA 92701	Phone: (714) 204-2314