CITY OF SANTA ANA

COMMUNITY DEVELOPMENT AGENCY

20 Civic Center Plaza – M25
Santa Ana, California 92702
www.santa-ana.org

# MY FIRST HOME – REQUEST FOR APPEAL

Applicants have the right to appeal any determination made by the Program concerning applicant eligibility or the amount of assistance they may receive, within thirty (30) calendar days of the date of the determination letter. Applicants may appeal determinations or denials that are contingent upon Program policies. However, the City cannot approve an appeal for rules that are set by law or required by HUD, the Community Development Block Grant (CDBG) program, or the Department of Housing and Community Development (HCD).

S*elect the reason for your appeal, "Ineligibility" and/or "Amount of Assistance"*:

☐ **Ineligibility**

- Your household exceeded the income limit
- Your household did not meet or exceeded the debt-to-income (DTI) ratio(s)
- Your household size did not meet or exceeded the threshold for the unit's size
- Your household did not have the minimum 3% of the purchase price in seasoned funds in your personal accounts
- Your household had access to liquid funds amounting to 20% or more of the purchase price
- Your household's down payment exceeded the maximum 3% contribution in gift funds
- An applicant in your household was determined to have ownership interest in real estate property(ies)
- An applicant in your household did not complete the required first-time homebuyer course through a HUD-approved counseling agency
- Your unit did not pass the City's inspection

**Describe your appeal as it pertains to the above listed eligibility criteria:**

☐ **Amount of Assistance**
The City of Santa Ana has authorized the assistance to a maximum of $120,000 for households not exceeding 80% of the Area Median Income (AMI) and a maximum of $80,000 for households not exceeding 120% of the AMI, as funding permits.

Section 105(a) of the Housing and Community Development Act of 1974 (HCDA) limits the CDBG for homeownership activities as such:

- Subsidizing interest rates and mortgage principal amounts;
- Financing the acquisition of housing that is occupied by the homebuyers;
- Acquiring guarantees for mortgage financing obtained by homebuyers from private lenders;
- Providing up to 50% of any down payment required from the homebuyer; or
- Paying reasonable closing costs

Section II.C.2.a.i. of the 2024 Homeownership Super Notice of Funding Availability limits CalHome lending to a maximum of 40% of the borrower's purchase price.

**Describe your appeal as it pertains to the above listed assistance limitations:**

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Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge, with full knowledge that all statements made in this certification are subject to investigation and further documentation. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the disqualification in the City of Santa Ana's Affordable Homeownership opportunities.

Applicant Name: ______________________________________________________

Applicant Signature: _____________________________ Date: _________________

Appeals will be directed to an immediate supervisor.
Submit your completed form to alimon@santa-ana.org.