



CalHome Disaster Assistance Loans

Prequalification Questionnaire

In partnership with the State of California Housing and Community Development Department (HCD), Habitat for Humanity of Greater Los Angeles (Habitat LA) can provide deferred payment loans to homeowners whose homes were damaged or destroyed in the 2017 or 2018 Los Angeles wildfires.

Loan Terms

- The maximum loan amount per household is \$150,000.
- Loans will have a 20 or 30-year term.
- Loans can be used for traditional builds, manufactured homes, and mobile homes not affixed to a permanent foundation. They can also be used to build or repair an Accessory Dwelling Unit (aka Granny Flat).
- Loans will be in the form of deferred payment loans, repayable upon the sale or transfer of the home, when they cease to be owner occupied, or upon loan maturity date.
- Simple interest will accrue at the rate of 1.5% per annum on the unpaid principal balance.
- Beginning on the 11th year anniversary of the loan, 5% of the accrued interest amount will be forgiven annually on the loan anniversary date provided that the property remains owned and continuously occupied by the borrower.
- Mobile homes not affixed to a permanent foundation may be eligible to have their loan principal forgiven.

Eligibility Criteria

- Applicant(s) must own a property that was damaged or destroyed in the 2017 or 2018 Los Angeles wildfires – FEMA disaster declaration numbers: DR4344, DR4353, DR4382.
- The property must be owner-occupied and the primary residence of all owners on title.
- Homeowner(s) must either be a U.S. Citizen or a Permanent Legal Resident.
- Household income must be below 120% of the area median income (AMI) for Los Angeles County as indicated by HCD within the given year applied. See table below.
- See Program Guidelines for full list of eligibility criteria.



Habitat for Humanity of Greater Los Angeles provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, national origin, familial status, disability, marital status, age, ancestry, sexual orientation, source of income, or other characteristics protected by law.

Household Members	1	2	3	4	5	6
2020 Gross Annual Income Limit	\$64,900	\$74,200	\$83,500	\$92,750	\$100,150	\$107,600

Application Process

- Homeowner submits this Prequalification Questionnaire.
- Habitat LA reviews applications for completeness and eligibility.
- If household appears eligible based on information given, Habitat LA will invite the homeowner to submit a full application and submit additional documentation.
- Habitat LA reviews full application and submitted documentation to verify eligibility.
- Habitat LA visits property, if necessary.

Please complete all sections of this questionnaire. Upon review and confirmation of the information provided, you will receive a status notification on your submission. The CalHome Loan Program is dependent on the availability of funding. Therefore, not all eligible applicants will be selected. If you have any questions, please call the Programs Department (562) 292-8099.



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CalHome Loan Prequalification Questionnaire

SUBMIT COMPLETE APPLICATIONS TO:
Jessica Lawson at jlawson@habitatla.org

SECTION 1 – HOUSEHOLD INFORMATION

Full Name of Homeowner:		Full Name of Co-Homeowner:	
Property Address:		City:	Zip Code:
Home Phone #:	Cell Phone #:	Email Address:	

List the names, ages and relationships of all people living in the home. Please attach a separate page if more space is needed. Please indicate Veteran Status, if applicable.

Full Name	Relationship	Age	Military Status
			<input type="checkbox"/> Veteran
			<input type="checkbox"/> Veteran
			<input type="checkbox"/> Veteran
			<input type="checkbox"/> Veteran

SECTION 2 – SPECIAL NEEDS

Is anyone in the home disabled? Yes No If **YES**, please describe below:

Do you or any of the applicants require translation? Yes No If **YES**, in what language:

SECTION 3 – HOUSEHOLD INCOME

Please indicate the gross monthly income figure	Homeowner	Co-Owner	Household Member #3	Household Member #4	Household Member #5
Wages/Salary	\$	\$	\$	\$	\$
Net Business Income	\$	\$	\$	\$	\$
Unemployment/Disability/Worker's Compensation	\$	\$	\$	\$	\$
Social Security Benefit	\$	\$	\$	\$	\$
Disability/SSI	\$	\$	\$	\$	\$
Retirement/Pension	\$	\$	\$	\$	\$
Alimony/Child Support	\$	\$	\$	\$	\$
Military Pay	\$	\$	\$	\$	\$
Veteran Benefits	\$	\$	\$	\$	\$
Rental Income	\$	\$	\$	\$	\$
Other:	\$	\$	\$	\$	\$



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SECTION 4 – FUNDING TO REPAIR OR REBUILD YOUR HOME

FEMA or State Disaster Award payment	\$
Insurance Settlements	\$
SBA/other Disaster Loans	\$
Bank Loan	\$
Other	\$

SECTION 5 – MORTGAGE AND PROPERTY INFORMATION

FEMA declaration number:	FEMA Registration Number:
Are you making mortgage loan payments on your home? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES , How much is your payment:	Do you own any other real estate? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES , please list here:
Are you current on your mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No If NO , please explain:	Do you have Homeowner’s insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No If NO , please explain:
What is the estimated cost to repair or rebuild your home? If NOT SURE , please explain:	What is the estimated value of your property after the rehabilitation is complete? If NOT SURE , please explain:
Have you hired a general contractor? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES , please list their firm name:	
Do you have building permits? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES , please list the permits obtained:	
Do you need assistance with the construction process? <input type="checkbox"/> Yes <input type="checkbox"/> No	

SECTION 6 – SCOPE OF CONSTRUCTION WORK

BRIEFLY DESCRIBE THE TYPE OF CONSTRUCTION WORK NEEDED ON YOUR HOME. ATTACH A SEPARATE SHEET OF PAPER IF YOU NEED ADDITIONAL SPACE.

AREA OF NEED	DESCRIPTION OF NEED
Full Reconstruction: Site Built, Manufactured, or Mobile Home	
Repair or rehabilitation of home to meet local standards	
Construction or reconstruction of an ADU or JADU	
Room addition to prevent overcrowding	
Modifications to improve accessibility	
Other: Identify other reconstruction or repairs requested but not listed above.	



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SECTION 7 – APPLICANT AGREEMENT

- I/We certify that the information provided on this application is true and accurate and that I /we own the property at the address given.
- I/We grant permission to Habitat LA to check any and all references and to take any and all actions reasonably necessary to substantiate the information contained in this application or otherwise establish my/our suitability as an applicant(s) for the CalHome Loan, including without limitation, contacting or otherwise attempting to confirm my/our (1) employment status and income, (2) assets held by the applicant and any adult household members, (3) family composition, marital status and related issues, (4) citizenship/residency status, (5) any additional information that Habitat LA deems necessary to evaluate this application. I/we understand that Habitat LA may reject this application based upon the results of these inquiries.
- I/We agree that if Habitat LA selects me/us as a loan recipient, photos of me/us, my/our household members and my/our home may be taken and a biographical summary about me/us and my/our project may be written and shared with the general public or utilized for public relations, promotional or program development purposes.
- I/We understand that Habitat LA is a nonprofit corporation with limited resources and cannot afford to provide or guarantee assistance for each applicant. Consequently, I/we agree that Habitat LA, its staff, whether voluntary or compensated, and its board of directors will not be liable in any way or otherwise be held responsible by me/us or anyone acting on my/our behalf in connection with my/our application for Habitat LA or any claims of any nature associated herewith.
- I/We understand that copies of any and all documentation provided to determine my/our program eligibility will not be distributed to a third-party without my/our authorization and may only be returned upon request.
- I/We understand that submission of this application and any supporting documentation **does not guarantee assistance from Habitat LA**. I/We understand that selection is based on submitting all required documentation, meeting the eligibility criteria and the availability of program funding and not all applicants may be serviced.
- I/We understand that selection and repairs provided are subject to the availability of funds and that program policies are subject to change at any time without prior notice.

Signature of Homeowner

Date

Signature of Co-Homeowner

Date

For questions or additional information, please contact us at:

8739 Artesia Boulevard, Bellflower, CA 90706 | (310) 323-HOME (4663) | habitatla.org



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