

# SGV Habitat FAQ

## How many times will you check my credit?

请问你们需要查几次我的信用分数？

We will check your credit at the beginning of the full application process and shortly prior to home purchase to confirm continued eligibility for our program.

我们会在完整的 贷款申请开始的时候查询您的信用，然后会在房屋购买之前再查一次以确认您适合我们的贷款方案。

## What is the minimum acceptable credit score?

你们要求的最低的信用分数是多少？

We look at several factors including your credit score, but your overall financial health matters more, like your debt-to-income ratio and on-time payment history. We encourage you to apply, no matter your current credit score.

我们从几个方面来看您是否适合我们的贷款包括您的信用分数，但是您的财务状态是比较重要的。比如您的债务收入比和还款记录是否按时。我们鼓励您申请贷款，并不会太在意您现在的信用分数。

## Why do you pull my credit?

既然如此，那为什么还要拉我的信用出来？

Your credit report gives us a good indication of whether you have the ability to afford a mortgage payment on top of your existing financial responsibilities. We are looking for a history of consistent, on-time payments of your existing bills. We are also looking to make sure there are no major issues, such as a history of late payments, open collections, or open bankruptcies.

您的信用分数可以给我们一个好的印象去显示您有能力把您的房屋贷款放在您现有财务义务的第一位。我们查看您所有的现有账单是否持续性的按时还款。我们还要确定您没有其他的主要问题，像是晚付款记录，被催债，申请破产。

## If received a denied status can I re-apply next year?

如果我的贷款被拒绝了，我可以在下一年再申请吗？

Absolutely! Situations and needs change. If you aren't selected this time around, we welcome you to apply again in the future.

当然可以！条件和需求都在不断变化。如果这次没有通过您的申请，我们欢迎您将来再次申请。

## Who would be considered co-applicants needed to be put on title?

请问谁可以作为我的副申请人放在房产持有人的位置？

Please check with a tax or finance professional to determine the best option for you.

请咨询您的会计师或者专业的财务人员，他们会给您比较好的建议。

## **How much will my mortgage payments be?**

请问我的房贷月供会是多少钱？

Your mortgage payment (including principal, interest, taxes, insurance, and any homeowner's association dues) on your affordable first mortgage will be no more than 30% of your gross monthly income – at time of purchase. Our current Habitat mortgage doesn't change over time, but your property taxes, homeowner's insurance, and HOA dues will likely increase after the first year.

您的房贷月供（包括本金，利息，地税，保险，和如果您有物业管理费），不能超过您购房时税前月收入的 30%。我们现有的房屋贷款不会有变化，但是您的房产税，保险和物业费会在第一年后有所增长。

## **Why does the current rent have to be included in the debt to income ratio?**

为什么我的出租收入要计入我的债务收入比中？

This helps us determine if you are currently cost-burdened or if assuming a mortgage will put you at risk of overextension.

这会帮助我们确定您是否有重负担或者这个贷款是否会过度增加您的还款风险。

## **Are the income ceilings based on income after taxes?**

请问收入上限是以税后收入为基础吗？

SGV Habitat looks at pre-tax income. If you are self-employed, this is net income. Otherwise, it is gross income from all sources.

我们是看的税前收入。如果您是个体自雇，那就是需要您的净收入。其他的都是以毛收入为准。

## **Are homes in bad neighborhoods?**

请问这些房子在不好的居住区吗？

SGV Habitat builds wherever possible and we have a history of improving neighborhoods where we build. Homebuyers are offered at least one home for purchase suitable for the household size and income at time of purchase.

SGV 住宅区建在任何可以建造的地方，我们将继续改善住宅区的社区人文环境。购房者可以根据他们的家庭规模和收入购买至少一套房子。

Our homes, just like any market home, are in varying neighborhoods based on availability. The purpose of affordable housing is to improve communities.

像市场上的其他房屋一样，我们的房屋也位于各个街区。经济适用房的目的是改善社区。

## **What if one of the applicants has no credit history?**

请问如果其中的一个申请人没有信用记录怎么办？

SGV Habitat will work with applicants to determine a history of on-time payments and how to build a credit history.

SGV 将根据申请人的付款记录是否准时以及与申请人一起确定如何建立信用记录。

### **Do I have to be a U.S Citizen to apply?**

**请问我是否必须是美国公民才有资格申请呢?**

SGV Habitat does not have a residency requirement, but some 3rd party financing and down payment assistance sources may require proof of legal U.S. residency status for buyers.

SGV 对购买者没有居住地要求，但是某些第三方金融机构和首付的援助来源可能会要求购买者提供其在美国合法居住地的证明。

### **Will Habitat need to visit our living situation?**

**请问 SGV 组织是否检查我们的生活条件?**

SGV Habitat does not conduct in-person interviews nor assessment of current housing conditions. Applicants are asked to complete a self-survey of current housing conditions and provide photo documentation.

SGV 居住区不会进行面谈也不会评估您的现在居住状态。申请人需要自己完成现在住房的评估并且提供照片。

### **Do I have to be employed to qualify?**

**请问我是否需要一份工作才有资格申请?**

No, but proof of income from all sources for every adult household member will be required.

不需要。但是需要所有的成年家庭成员提供自己的收入来源证明。

### **Will I need a history of stable income?**

**请问我需要提供损益表记录吗?**

Yes. Documentation showing a stable and reliable source of income is required.

是的。需要文件证明您有一份稳定并可靠的收入来源。

### **If denied, will you give the applicant the reasons for the denial so it can fix before reapplying?**

**如果申请被拒绝，请问你们会给我拒绝的原因以便我在下次申请之前改正?**

If an application is denied, applicants are provided with a written explanation of the reasons for denial. This information is required by law and we hope it will help you in the future.

如果申请被拒绝，申请人会收到一份纸质的解释信。这是法律规定的而且我们希望这封信会对您有所帮助。

### **What are the sweat equity requirements?**

请问什么是人力资产要求？

We require 100 hours of construction Sweat Equity per adult household member. The completion of Sweat Equity can take from 3-12 months. Buyers must also attend Homebuyer Education sessions appropriate to their future home (approximately 50-60 hours).

我们要求每个成年家庭成员要参与 100 小时的建筑人力资产。这 100 小时可以分 3~12 个月完成。购房者需要参加购房学术会议应用于他们的未来房屋（大约 50~60 小时）。

**If adult members who will be living in home have physical limitations, for example mobility issues, can I do their sweat equity for them?**

请问如果我的成年家庭成员有身体局限，比如行动障碍，我可以帮忙做他们的人力资产吗？

You can if you are also an adult member of the same household. Applicants are ultimately responsible for ensuring all sweat equity hours are completed on time.

是的，如果你们是同一个家庭并且您也是成年家庭成员，您可以帮他们做。所有申请人需要确保所有的人力资产小时要在规定的时间内完成。

SGV Habitat does not ask anyone to complete tasks beyond their physical and/or mental capacity, and persons living with a disability are welcome on site provided they are able to follow safety guidelines. Habitat volunteer sites provide a safe and supportive environment for anyone willing to try or learn a new skill.

SGV 居住区不会要求任何人完成超过他们身体和/或者精神能力的任务。家里有残障人士的购房者，如果他们可以遵守安全指示的话，我们欢迎他们来现场参观。居住区志愿者场地会提供一个安全，可靠的环境给想要尝试或者学习新技能的人。

**Does SGV Habitat provide emergency housing or rental assistance?**

请问 SGV 居住区会有紧急房屋或者出租屋服务吗？

No, but we can refer you to other program that may be able to assist you.

没有的，不过我们可以提供您别的方案或许可以帮到您。

**How long does the process take?**

请问这个申请过程大概需要多久呢？

How long the process takes varies from applicant to applicant. Generally, the process from submitting a pre-application to signing a partnership agreement takes approximately 6 – 8 months. It could take longer depending on Habitat's volume of pre-applications and other factors, such as the completeness of the documentation you provide. Ideally, once you sign a partnership agreement you will be able to do some sweat equity on the home you will eventually live in and move into that home within one year, although it may take up to 18 months depending on the availability of a home that meets your needs and how quickly you're able to complete your pre-purchase requirements.

每个申请人的申请过程都是不同的。一般来说，这个申请过程从提交申请到签署最后的文件大概需要 6-8 个月。也有可能需要更长一点的时间，这取决于申请表的多少和其它因素，例如申请

人的文件提交是否完整。理论上讲，当您签署合约文件后您就可以开始做一些准备工作并且在一年之内搬进您的新家，也有可能需要 18 个月，这取决于您对房屋的具体要求和您的付款程序是否玩成。

### **Can I sell the house?**

请问我可以卖这个房子吗？

To help make sure that we are selling to households that need a home to live in and not investors, you can only sell the home if you first offer to sell the home to Habitat (and sometimes a city or county that provided funding to build your home) and you can only sell it at an amount so that it remains affordable to qualified buyers.

我们确信，我们只出售给需要房屋的家庭，而不出售给投资者，因此您只能卖回 SGV 住宅区（有时城市或县会提供资金来建造房屋），并且只能卖以合格买家负担得起的价格购买指定房屋。

### **Can I rent my home to other people?**

请问我可以出租我的房屋给其他人吗？

No, Habitat homes must be owner-occupied and cannot be rented out.

不行，居住区房屋必须要自住并且不能出租。

### **How Does SGV Habitat decide where to build? Can I ask for a specific location?**

请问 SGV 居住区怎么选建筑地？我可以指定具体的位置来建筑房屋吗？

Wherever we can within our service area! Participants in our Homeownership Program must be willing to purchase a home within our service area.

我们的服务范围内的任何地方。在我们的购房方案内的参与者须要同意在我们服务范围内购买房屋。

### **What is the definition of a first-time homebuyer?**

请问，对于第一次的买房者有什么要求？

To qualify for our homeownership program, you must meet this definition of a first-time homebuyer:

您需要符合第一次买房者的要求，才能通过我们的购买方案：

- An individual who has had no ownership in a property or principal residence within the last 3 (three) years.
- Is not on title or own another home or property
- 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 (mobile home, trailer, vehicle, etc.).

- 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.
  - Has experienced displacement through no fault of their own. Examples: disaster, government action, termination of tenancy, domestic violence, witness protection program, hate crimes, inaccessibility of unit, substandard housing, homelessness.
1. 个人在过去三年内没有任何地产产权或者居住地产权。
  2. 没有任何其他房屋或地产的产权。
  3. 单亲父母只在与前任配偶婚姻内拥有房屋的。
  4. 无业个人没有住所但是只跟配偶拥有一个房屋的。
  5. 个人只有一个临时居所（移动屋，拖车，车辆等）但是没有有地基的固定住所。
  6. 个人只有一个没有通过州县市认证或者违规建筑并且不能申请通过认证的低成本建筑。
  7. 没有过错的无居所人员。例如：受灾，政府行为，租约到期，家庭暴力，保护证人，仇恨犯罪，居所不能进去，不合格房屋，流浪人员。