THE BIRCHWOODS
LA HABRA

The Birchwoods Affordable Housing Program

City Ventures is proud to partner with the City of La Habra to provide affordable homeownership opportunities at The Birchwoods. Our team will work closely with the City throughout the qualification and home purchase process.

The Birchwoods will offer five (5) homes through the City of La Habra's Moderate-Income Affordable Housing Program. These homes range from approximately 1,330 to 1,430 square feet and feature 2 to 3 bedrooms and 2.5 to 3 bathrooms.

Sales prices range from $485,839 to $548,377, with solar included. Homeowners should anticipate estimated monthly HOA dues of $279 to $350.

For more information, visit https://cityventures.com/thebirchwoods-affordablehousing/

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Homebuyer Requirements

The City of La Habra provides affordable housing for moderate income families through a City-wide Housing Program. The affordable homes must be purchased by an eligible buyer and the price of the home must fall within the maximum sales price calculated by the City. Prices are calculated for affordability; this calculation is not driven by property values or other market conditions.

Eligibility for the Affordable Housing Program is based on household size and annual household income. Applicants must meet the Moderate-Income (120% Area Median Income) requirements established by the California Department of Housing and Community Development. Please review the household size and income limits below.*

Household Size	Annual Income Limits*
2 Persons	$133,050
3 Persons	$149,650
4 Persons	$166,300
5 Persons	$179,600
6 Persons	$192,900
7 Persons	$206,200

**Must include all household members 18 years of age or older. Income limits are provided for informational purposes only. The information above is based on the Official State Income Limits for 2026 and is subject to change by the State of California without notice.*

- Homebuyer Requirements Income for all adults must be provided.
  - *Applicants are subject to maximum household income limits. Minimum income requirements are subject to the underwriting guidelines of our preferred lender.*
  - *Any working household member age 18 or older who is a full-time student must provide proof of full-time enrollment.*

- Minimum Investment
  - *Down payment requirements are subject to applicant qualifications and underwriting guidelines of our preferred Lender.*

- Interest Priority
  - Residents of The City of La Habra will be prioritized above all other applicants during the application review process. All other applicants will be added to the priority list once prequalified with preferred lender.

- Occupancy/Resale Requirement
  - The affordable homes must be owner occupied. You may sell your home at market value. However, the City's Affordable Housing Program requires an equity share payment to the City of La Habra upon resale. For more information about the resale process and equity share requirements, please contact the City Ventures Sales Team.

- Financing
  - Pre-qualify through Seller's preferred lender, LoanDepot, to be considered. Buyer can use any lending institution of their choice but will need to provide outside lender's loan approval letter to Seller's preferred lender before proceeding. Additional documents may be requested by LoanDepot.

For additional FAQ's, visit https://cityventures.com/thebirchwoods-affordablehousing/

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How To Get Started

1. Applications for The Birchwoods affordable homes will open on Saturday, August 1 and close on Sunday, August 23. All interested households may apply during this period; however, eligible current City of La Habra residents will receive priority in accordance with the City's Affordable Housing Program. Applications submitted after August 23 will not be accepted.

2. The application process consists of two steps:
    - Step 1: Submit the initial online application to Lender
        - Our preferred Lender: LoanDepot - www.loandepot.com/loan-officers/bpeck
    - Step 2: In the online application portal, provide all required income and financial documents. If not provided, a lender representative will send an email requesting for the required documents.

3. A Lender representative will contact each applicant after the initial application is submitted to review the required documentation, answer questions and begin the mortgage prequalification process.

4. Applicants who are prequalified or approved to proceed by our preferred Lender and appear to meet the Affordable Housing Program requirements will be contacted by the City Ventures sales team.

5. The City will review the loan approval form and all required financial and income documents to determine program eligibility. Additional documentation may be requested. City Ventures must receive written approval from the City before the buyer may proceed.

6. Once the City has approved of the qualified applicants, the City Ventures sales team will contact the homebuyer and give the opportunity to select an available affordable home. Home selection is subject to availability. Selected buyers will then submit the required deposit and complete the purchase paperwork.

Eligibility for the Affordable Housing Program is subject to review and approval by the City of La Habra. Mortgage prequalification and loan approval are subject to lender's underwriting requirements.

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Homebuyer Documentation Checklist

O Most recent 3 Pay Check Stubs

O Most recent 3 years W-2 and/or 1099 forms (all employers)

O Most recent 3 years Personal Tax Returns (all schedules)

O Most recent 3 years Business Tax Returns (if applicable/all schedules)

O Most recent 3 months Bank Statements for all assets (all pages)

O Most recent Retirement Statement (401k/IRA/Pension)

O Name and Phone number of Landlord (if applicable)

O Copy of CA driver's license or ID card for all buyers

O Copy of social security card for all buyers

O Social Security/Pension award letter (if applicable)

O US Passport/Permanent Resident Card/US Birth Certificate

O Credit Report for all household members over the age of 18

(run by pre-qualifying lender)

Please Note: *Additional documents may be required by the City of La Habra. The City Ventures team will reach out to homebuyer when City requested.*