



Part 1

Initial Action Items

Part 1: Home Buyer Program Application Initial Action Items

A. GET FAMILIAR WITH HOUSEKEYS’ WEBSITES AND CONTENT

Below is a partial list of where you can locate certain information per site.

www.housekeys.org (then click on City’s Name)	www.myhousekeys.com
HouseKeys Orientation Registration	Register and complete Household Profile
Program Information	Obtain an Application ID to enter Drawings
Registered Loan Officer List	View Opportunities and Property Information
Application Forms	Property Income Category
Guidelines, and Process	Enter Drawings
Income Limits (AMI)	Opt Out of Drawings
Announcements	Announcements
Quiz (if online orientation is an option)	

B. ATTEND A HOUSEKEYS HOME BUYER ORIENTATION – All applicants, co-applicants, married couples, domestic partners and any person that can or will be on the title of the home, must attend the HouseKeys orientation before being eligible to participate in an Opportunity Drawing. To sign up please go to: www.housekeys.org - click on the City you are applying for then “register for orientation classes”. Each City requires you attend an orientation for their program. If you are interested in multiple cities you will need to complete one for each. If an online option is available, you will need to indicate the date you took the class, review the materials and passed the quiz.

C. ADD OUR CONTACT INFORMATION to your contacts on your phone and email accounts. It’s your responsibility to check your email **and** our websites frequently for notices and deadlines; they are the main forms of communication between all parties. **Don’t forget to check your junk and spam email folders for correspondence.** During the process, you will have short deadlines that you must comply with and you don’t want to miss any emails from us. HouseKeys is not responsible for emails that are undeliverable, rejected, not opened or that landed in your spam or junk email folders.

HouseKeys Contact Information	
Email	programs@housekeys.org
Phone - Main Line	1-877-460-5397
Mailing Address	Attn: HouseKeys 409 Tenant Station #495 Morgan Hill CA, 95037
Physical Address	Morgan Hill Office in person, by appointment only: 358 Digital Drive Morgan Hill, CA 95037

D. APPLICATION ID - You will need Application ID’s for each City’s program that you are interested in to view the Opportunities and enter Opportunity Drawings.

If you already have an ID go to www.myhousekeys.com , log in using the user name and password. You will be able to view and enter Opportunity Drawings in the "Program Center" Tab. Make sure you enter the information of all your members in your household profile.

If you don't have an Application ID, please go to www.myhousekeys.com and register. You will receive an email from HouseKeys to validate your email which will take you to myhousekeys.com to complete your household's profiles. After you complete this section, you will be able to access the "Program Center" tab to request an Application ID for all the programs you are interested in.

☐ E. KEEP CHECKING HOUSEKEYS' WEBSITES AND YOUR EMAIL FOR OPPORTUNITY DRAWINGS AND OPEN HOUSES

While you wait for an opportunity drawing to be released, we recommend it is important for you to work on the following:
Please note: You do not have to have a pre-approval letter to enter the opportunity drawing.

- **Talk to an approved loan officer:** Give yourself time to research and speak to a loan officer and obtain a pre-approval letter. Please keep in mind that once the results from the opportunity are ranked, you will only have 5-7 days to upload a full file into your filing cabinet via your Myhousekeys.com account. Part of the documentation includes a pre-approval letter. Please refer to <https://www.housekeys.org/buyerfile> for more information. Please make sure you do your research, select a loan officer who is approved with the program, and have the financing structured so you are ready to go. Once you submit, changes to your financing cannot be made. Housekeys does have an approved lender list available to you. If your loan officer is not on the list or would like to become an approved loan officer, please have them email anna@housekeys.org so they can get the program approved internally by lender. All these items take time which is why we recommend you start sooner rather than later.

Please note: You do not have to have a pre-approval letter to enter the opportunity drawing.

- **Complete First Time Homebuyer Class (typically 8 hours long)** offered by a HUD Certified Agency. The certificate is good for two years in most cases. Project Sentinel <https://www.housing.org/first-time-homebuyer-education> or search www.hud.gov for other options. All members that will be listed as owners of the home must attend. The Certificate needs to be completed before the applicant can be approved for the program. If the certificate(s) are not available, the household will be denied.
- **Get familiar** with the HouseKeys Documents Checklist, Application Forms, Exhibits and supporting documents that will be needed if you are selected for review after entering a drawing. Gather and package all the items and keep them at home, organized and updated. (You must provide current information when HouseKeys requests your file, not more than 30 days old)
- While you wait for an opportunity, **keep refreshing/updating** your application file (e.g. if your paystubs or bank statements are old, add new ones to your application package and remove and file away the old ones). Double check it's complete and has the most current information.
- Attendance of an **open house** for a resale home is mandatory **before** applying for the program. Open houses for new construction homes are not available. Please drive by the area to ensure this is the type of unit you are interested in **before** applying.



F. ENTER AN OPPORTUNITY DRAWING - Once an Opportunity Drawing becomes available, HouseKeys will post it at www.myhousekeys.com and www.housekeys.org - Please review its price and requirements. Talk to your Loan Officer to ensure you can afford the home (with acceptable ratios) and you have enough funds. If you feel you meet the property eligibility requirements, enter an "Opportunity Drawing" by the deadline.

G. PROGRAM APPLICATION FILES ARE REQUESTED - After the Opportunity Drawing is held, HouseKeys staff will start contacting the applicants, top ranking numbers first and move down the list until an eligible buyer is identified.



If your ranking number is reached and you are selected for review, you will receive an email from HouseKeys with a “File Request” notice. You will have three (3) business days from the date of the request to submit a complete Home Buyer Application File/Package along with all the supporting documentation (including the items produced by your Lender). The information on all the forms and the documentation must be current (not more than 15-30 days old) as indicated on the Home Buyer Program Document checklist. The “File Request” will have instructions of when and where to submit it. You must work with your Loan Officer to ensure that your application is complete when you submit it. If you are not ready or your file is incomplete*, we will close your file and keep moving down the list.

H. DURING THE APPLICATION PROCESS – HouseKeys, your Loan Officer, the Cities, Title Companies and other agencies will require additional information and documentation multiple times. Please be on alert and prepared to submit **in a timely manner**. Failure to do so will jeopardize your eligibility and ranking.

If HouseKeys requests your Application File, please submit it by the stipulated deadline. Please email programs@housekeys.org to let us know you sent or submitted it and give us the tracking number if applicable. **If a deadline applies, make sure your application is delivered to our office by the deadline. Single sided copies only, not double sided.** Once you submit, changes to your financing can not be made.

Submission Options:

Upload using Drop BOX: Let us know if you want us to set up a folder with sufficient time so you can upload your items before the deadline. The documents you upload need to **be PDF format ONLY**, no screen shots or pictures.

By Mail: ATTN: HOUSEKEYS - 409 Tenant Station #495 – Morgan Hill CA 95037 We recommend you use a service that can deliver and track your package (USPS, FED EX, UPS, Etc.). **Please send us the tracking number immediately otherwise we won’t know you sent something to us. Copies only, single sided pages.**

To submit in person (this option may NOT always be available; please check **before** your deadline): 358 Digital Drive Morgan Hill CA 95037 **by Appointment only. Copies only, single sided pages.**

*APPLICATIONS WITH MISSING DOCUMENTS WILL NOT BE ACCEPTED –THEY WILL BE INVALID.

Conflict of Interest Clause: If a conflict of interest is found at any time during the process, your application will be null and void. You will not be able to participate or purchase a home through the program.

I/We certify and acknowledge that we have read, agree and understand all the information.

Date _____

Print Name _____ Applicant Signature _____

Print Name _____ Co- Applicant Signature _____

Print Name _____ Co-Applicant Signature _____

Print Name _____ Co-Applicant Signature _____



Part 2

Household Information

Part 2: Home Buyer Program Application

Please fill out this application with the information for all your household members. All adult applicants and adult household members must include all personal and income information even if they are not going to be on the loan to purchase the home. They must also sign and date all forms that apply to them as either an applicant, co-applicant or adult household member.

1. What is your household's Application ID Number? : _____
2. Which Opportunity Drawing ID are you applying for? Drawing Index # _____
3. What is the property Address you are applying for? : _____ City _____ Zip _____
4. Please include every person that will be living in the home you are applying to purchase (including yourself)

4A. Print Full Name	4B. Relationship to the Primary Applicant (spouse, son, daughter, etc.)	4C. Birth Date	4D. Total Gross Annual Income	4E. Is this person a current household member?
Applicant 1:	SELF (Primary Applicant)		\$	yes
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			\$	
			Total:\$ _____	

5. TOTAL GROSS ANNUAL HOUSEHOLD INCOME \$ _____
(Include: All Gross (before TAXES AND DEDUCTIONS) wages, Self-Employment, Social Security Benefits, Child Support, Alimony, Unemployment benefits, Sales, Gifts, Cash jobs, etc. received by all people living in the household)
6. TOTAL HOUSEHOLD SIZE _____
(Include every person that is part of your household and will be living in the home you want to purchase including yourself.)
7. TOTAL HOUSEHOLD'S ASSETS \$ _____ please don't leave blank
(Include all of the following: Checking, Savings, 401k, Retirement, Pension, Calpers, Gift, Cash, stock, investments, all other types, etc.)
8. Do you or any member of your household expect **any changes to your household income** in the next 12 months? 8A. [] NO
8B. [] YES – If yes, please describe: _____
9. Do you expect **any changes to your household size** in the next 12 months? 9A. [] NO
9B. [] YES - if yes, please describe: _____

Please list the applicants and co-applicants that will be listed as owners on title of the home:

Applicant 1

10A. Applicants Full Name _____ 10B. Occupation _____
10C. Date of Birth _____ 10D. Marital Status _____
10E. Applicant's Phone _____ 10F. Applicant's Work number _____
10G. Applicant Email: _____ Re-enter Email: _____
10H. Physical Address _____ 10I. City _____ 10J. State _____ 10K. Zip _____

Applicant 2

11A. Applicants Full Name _____ 11B. Occupation _____
11C. Date of Birth _____ 11D. Marital Status _____
11E. Applicant's Phone _____ 11F. Applicant's Work number _____
11G. Applicant Email: _____ Re-enter Email: _____
11H. Physical Address _____ 11I. City _____ 11J. State _____ 11K. Zip _____

Applicant 3

12A. Applicants Full Name _____ 12B. Occupation _____
12C. Date of Birth _____ 12D. Marital Status _____
12E. Applicant's Phone _____ 12F. Applicant's Work number _____
12G. Applicant Email: _____ Re-enter Email: _____
12H. Physical Address _____ 12I. City _____ 12J. State _____ 12K. Zip _____

Applicant 4

13A. Applicants Full Name _____ 13B. Occupation _____
13C. Date of Birth _____ 13D. Marital Status _____
13E. Applicant's Phone _____ 13F. Applicant's Work number _____
13G. Applicant Email: _____ Re-enter Email: _____
13H. Physical Address _____ 13I. City _____ 13J. State _____ 13K. Zip _____

Please answer the following questions:

14. Do all the applicants that will be listed as owners have a First Time Home Buyer Certificate issued by a HUD Approved Agency?

14A. YES 14B. NO – If not, List the date you registered to complete the class here: _____

15. How much rent do you pay per month? \$ _____

16. Does your rent amount include any utilities? 16A. YES 16B. NO

17. Do you or any member of your household **currently own** a home 17A. NO

17B. YES - If yes, please provide name(s) of owners & full address of home:

18. Have you or any member of your household **owned a home** or real estate in the last three (3) years? 18A. NO

18B. YES - If yes, please provide name(s) of owners & full address of home:

19. Do you and all the household members listed on this application intend to occupy the home as your primary residence?

19A. YES 19B. NO

20. In the last 4 years, has anyone in your household sold, had a short sale or foreclosure of a home? (Check one) 20A. NO

20B. YES - If yes, please provide name(s) of owners, date of the sale/short sale/foreclosure and property address:

Please answer the following questions:

21. Do you, your spouse **OR** anyone in your household have any public records against you such as State or Federal Tax liens, other liens, collections, judgements, bankruptcy, etc.? 21A. NO - I/we don't 21B. YES - If yes, please list all below

22. In anyone in your household self-employed or engaged in sales? 22A. NO

22B. YES - If yes, how much sales tax do you currently owe? \$ _____

23. What is the maximum amount of money/funds including gifts that you have or can obtain with certainty for down payment and Closing costs? **Please don't leave blank**

23A. Applicants' own funds: \$ _____ 23B. Additional Reserves \$ _____ 23C. Gifts (that you will receive): \$ _____

DEMOGRAPHICS Help us track the benefits of the Home Buyer Program by answering the questions below. You are not required to furnish this information, but are encouraged to do so. If you do, please provide both ethnicity and race:

24. **Applicant 1** I do not wish to furnish this information

24A. Sex: Male Female 24B. Ethnicity: Hispanic or Latino Non-Hispanic or Latino

24C. Race: (you can check more than one): American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or other Pacific Islander White

25. **Applicant 2** I do not wish to furnish this information

25A. Sex: Male Female 25B. Ethnicity: Hispanic or Latino Non-Hispanic or Latino

25C. Race: (you can check more than one): American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or other Pacific Islander White

26. **Applicant 3** I do not wish to furnish this information

26A. Sex: Male Female 26B. Ethnicity: Hispanic or Latino Non-Hispanic or Latino

26C. Race (you can check more than one): American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or other Pacific Islander White

27. **Applicant 4** I do not wish to furnish this information

27A. Sex: Male Female 27B. Ethnicity: Hispanic or Latino Non-Hispanic or Latino

27C. Race (you can check more than one): American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or other Pacific Islander White

28. HOW DID YOU HEAR ABOUT HOUSEKEYS? CHECK ALL THAT APPLY:

28A HouseKeys Website 28B City Website 28C News 28D Flyer 28E A Homeowner in the Program

28F NMLS 28G City Staff Member 28H Non-profit Agency _____ 28I Social Media: _____

28J Loan Officer: Name: _____ Bank: _____

28K Real Estate Agent: Name: _____ Agency: _____

28L Developer/Builder _____ 28M Friend 28N Other _____



Part 3

Intent to Follow the Rules (Abide)



Part 3: Home Buyer Program Application

INTENT TO ABIDE BY THE CITY'S HOUSING PROGRAM RESALE/DEED RESTRICTION AGREEMENT, POLICIES AND PROCEDURES

This form must be signed by all adult applicants and must be submitted with your application. This summary is not intended to replace the legal documents. Please ensure to review the actual agreement and program documents. You may hire attorney for advice if necessary.

Applicant & Co-applicants Initials

- _____ A. I/we have read the Buyer's Resale Restriction Agreement and Program Documents; if selected, I/we agree to abide by the terms and conditions of the agreement, program policies, and procedures for the full term of the Resale Restriction Agreements between the City and myself/ourselves.
- _____ B. I/we understand that the Agreement establishes a formula which determines how the home's resale price will be calculated.
- _____ C. I/we understand that the Agreement stipulates that a restricted home must be owner-occupied as my/our principal place of residence.
- _____ D. I/we understand that in the event of a resale, subsequent owners must meet certain criteria, and must be pre-approved for purchase by the City.
- _____ E. I/we understand that the Agreement also grants the City the first option to purchase a BMR unit at the time of resale and/or to assign this option to an eligible buyer.
- _____ F. I/we understand that the Agreement in its entire form as well as the program policies and procedures, current and subsequent updates/revisions, will govern the restricted home for the term of the Resale Restriction Agreement.
- _____ G. The financial information and other information provided by me/us is/are true and correct.
- _____ H. If selected, I/we will occupy the property as my/our primary residence. No persons or entity will be on title to the property other than those listed on Resale Restriction at time of purchase.
- _____ I. If selected, I/we understand that junior loans or equity lines of credit are not permitted, except as expressly approved by the City in writing and if certain criteria is met.
- _____ J. If selected, I/we understand that using the home for any type of collateral is a violation of the agreement and will trigger a default notice.
- _____ K. For property improvements, I/we must obtain approval from the City before the improvements are made.
- _____ L. I/We authorize the release of any and all information in possession by the City and its various departments to HouseKeys.
- _____ M. I/We understand that the Administrator and/or the City will review our application file to determine if eligible for the program.

I/We understand and agree with the information provided. (Applicants that will be listed as owners)

Date _____

Print Name _____ Signature _____

Print Name _____ Signature _____

Print Name _____ Signature _____

Print Name _____ Signature _____



City Preference Form
Live/Work in City
Work for School District



**Exhibit J – City of Alameda
Preference Criteria Form (Buyers)
Homes at Bay 37 (Landing, Lookout, and Compass)
21 Moderate-Income Units**

The City of Alameda has required the developer, to the extent permitted by law, to give preference in the sale of the Affordable Units according to a point system that allots one (1) point preference to a household where a person in the household lives or works in the City of Alameda and one (1) preference point to a household where a person in the household is a qualified Alameda Unified School District employee. Where a household meets both criteria, they will be able to earn two (2) points.

No more than seven (7) of the twenty-one (21) moderate income units shall be sold to households based solely on the two-point preference

BMR PREFERENCE CRITERIA	
<i>Note: Applicants that don't live or work in the City of Alameda, or work for the School District, may still apply.</i>	
1 Point: Live or Work in the City	Lives or Works in the City of Alameda Address Verification Required
1 Point: Qualified Alameda Unified School District Employee	Qualified Alameda Unified School District Employee Verification of Employment Required

IMPORTANT: In order to properly prioritize BMR applicants, HouseKeys requests documents/materials supplemental to the items listed on the BMR application Document Checklist. In order for the primary applicant or co-applicants to be considered for a City Preference you must submit the supplemental materials with the BMR application. **If the documentation requested on this application is not sufficient to prove you meet one of the Preferences categories, please make sure you include additional evidence/documentation. If you don't provide clear and substantial evidence/documentation with the application along with the Preference Criteria Form when you submit your BMR Application Package you will not be eligible for the Preference you claim to meet. Additional proof or clarification cannot be submitted or accepted separately; everything must be included in the packet when you submit it for review.**

I/We (the primary applicant or co-applicants) certify that I/we meet the following preference:

PRIMARY APPLICANT: Live or Work in the City of Alameda School District none

Co- APPLICANT: Live or Work in the City of Alameda School District none

Additional CO- APPLICANT: Live or Work in the City of Alameda School District none



Preference Criteria Form (continued)

I/we certify under penalty of perjury that all of the information stated on this form is true and complete. I/we have made no misrepresentations, nor did I omit any pertinent information. I/we also understand that I/we must submit clear and substantial evidence with the application and the preference criteria form in order to be considered. No proof - No form - No Preference.

Applicant Name: _____ Signature _____

Co- Applicant Name: _____ Signature _____

Additional Applicant Name: _____ Signature _____

Additional Applicant Name: _____ Signature _____

Adult Household Member Name: _____ Signature _____