

# East Palo Alto Below Market Rate Home Purchase Program – BMR Pre-application

## Basic Lottery Participation Eligibility Requirements

For the BMR property at: 1765 East Bayshore Road Unit 218, East Palo Alto, CA 94303

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**Application deadline: 5:00 PM, Friday, June 28, 2019**

A web form and PDF version of this pre-application is available online at [www.myhomegateway.org/apply-epabmr](http://www.myhomegateway.org/apply-epabmr).

### HOUSEHOLD SIZE REQUIREMENT

For the one-bedroom below market rate condominium, the total household size must not exceed three (3) people, and must be either:

- One (1) adult
- Two (2) adults
- Two (2) adults and one (1) child
- One (1) adult with up to two (2) children

### HOUSEHOLD INCOME REQUIREMENT

Household income eligibility is based on household size (HHS). The total combined gross (before taxes) annual (yearly) income of the household cannot exceed 60% of San Mateo County's area median income (AMI).

### FIRST-TIME HOMEBUYER REQUIREMENT

For a household to qualify as a first-time homebuyer household, no household member may currently own real property (e.g. land or buildings), or have owned real property within three (3) years prior to the application deadline.

### CURRENT LOCAL RESIDENT PREFERENCE

For a household to receive a "current local resident" preference in the lottery, one (1) or more adult member(s) of the household must have lived in the City of East Palo Alto during the period of November 1, 2018 through April 30, 2019. A residential lease or a letter from the landlord during period, or other definitive source will suffice as documentation.

*This is not a requirement, but a lottery category preference.*

### CURRENT LOCAL WORKER PREFERENCE

For a household to receive a "current local worker" preference in the lottery, one (1) or more adult member(s) of the household must have worked an average of ten (10) or more hours per week in the City of East Palo Alto during the period of November 1, 2018 through April 30, 2019. Pay stubs, a letter from an employer, or tax-returns showing self-employment will suffice as documentation.

*This is not a requirement, but a lottery category preference.*

### LOTTERY PROCESS

A lottery will be conducted based on the pre-application submitted by Friday, June 28, 2019. Pre-application eligible applicants (household is first-time homebuyer, and income and household size eligible) will be categorized in one of the following ways:

- Current local resident preference: Household has at least one "current local resident"
- Current local worker preference: Household has at least one "current local worker"
- Current local resident and worker preference: Household has at least one "current local resident" and "current local worker"
- No lottery category preferences (basic eligibility)

### POST-LOTTERY

To be able to purchase the below market rate condominium, the selected household must also have a combination\* of down-payment and creditworthiness to qualify financially to purchase the home, and must take an eight (8) hour HUD-certified homebuyer workshop. This supplemental information will be evaluated after the lottery selection, and will not be used to screen pre-applications.

*\*Details about the lottery and post-lottery process will be provided separately, around the time of the application deadline.*

### SUBMITTING THE PRE-APPLICATION

Applications can be completed and submitted in the following ways:

- Online pre-application: [www.myhomegateway.org/apply-epabmr](http://www.myhomegateway.org/apply-epabmr)
- Upload PDF: [www.myhomegateway.org/apply-epabmr](http://www.myhomegateway.org/apply-epabmr)
- E-mail PDF: [bmr@myhomegateway.com](mailto:bmr@myhomegateway.com)
- Fax: (415) 231-5181
- Mail pre-application:

Attn: Program Coordinator  
BAAHA  
5517 Geary Blvd #206  
San Francisco, CA 94121

East Palo Alto Below Market Rate Home Purchase Program – BMR Pre-application

# East Palo Alto Below Market Rate Lottery Pre-application

For the BMR property at: 1765 East Bayshore Road Unit 218, East Palo Alto, CA 94303

For help completing the pre-application, refer to the attached lottery eligibility requirements. All applicable items must be answered. Any omissions may result in the delay of the processing of your pre-application. The application deadline is 5:00 PM, Friday, June 28, 2019.

A web form and PDF version of this pre-application is available online at [www.myhomegateway.org/apply-epabmr](http://www.myhomegateway.org/apply-epabmr).

**1. Household member #1:** *(This should be the primary household member)* Birthday (m/d/y): \_\_\_\_/\_\_\_\_/\_\_\_\_

First name: \_\_\_\_\_ Middle initial(s): \_\_\_\_\_ Last name: \_\_\_\_\_

Street address: \_\_\_\_\_ Apt#: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

E-mail address: \_\_\_\_\_ Phone#: (\_\_\_\_) \_\_\_\_\_

## 1a. Household member #1 income information:

Check if unemployed:  Check if receiving non-employment income:

Name of employer: \_\_\_\_\_ City located in: \_\_\_\_\_

*If applicable:*

Secondary employer: \_\_\_\_\_ City located in: \_\_\_\_\_

**2. Household member #2:** *(if applicable)* Birthday (m/d/y): \_\_\_\_/\_\_\_\_/\_\_\_\_

Check if dependent:  Check if same address:  What is relation to primary?: \_\_\_\_\_

First name: \_\_\_\_\_ Middle initial(s): \_\_\_\_\_ Last name: \_\_\_\_\_

Street address: \_\_\_\_\_ Apt#: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

E-mail address: \_\_\_\_\_ Phone#: (\_\_\_\_) \_\_\_\_\_

## 2a. Household member #2 income information:

Check if unemployed:  Check if receiving non-employment income:

Name of employer: \_\_\_\_\_ City located in: \_\_\_\_\_

*If applicable:*

Secondary employer: \_\_\_\_\_ City located in: \_\_\_\_\_

**3. Household member #3:** *(if applicable)* Birthday (m/d/y): \_\_\_\_/\_\_\_\_/\_\_\_\_

Check if dependent:  Check if same address:  What is relation to primary?: \_\_\_\_\_

First name: \_\_\_\_\_ Middle initial(s): \_\_\_\_\_ Last name: \_\_\_\_\_

Street address: \_\_\_\_\_ Apt#: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_

E-mail address: \_\_\_\_\_ Phone#: (\_\_\_\_) \_\_\_\_\_

## 3a. Household member #3 income information:

Check if unemployed:  Check if receiving non-employment income:

Name of employer: \_\_\_\_\_ City located in: \_\_\_\_\_

*If applicable:*

Secondary employer: \_\_\_\_\_ City located in: \_\_\_\_\_

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## 4. First-time homebuyer:

Does any household member currently own a home? (*circle one*): Y | N

Has any household member owned a home within the past 3 years? (*circle one*): Y | N

## 5. Household size:

How many people are in the household (including dependents)? \_\_\_\_\_

## 6. Household income:

What is the total combined gross income of the household? \$\_\_\_\_\_

## 7. Local resident preference:

Has any household member lived in East Palo Alto during the period from November 1, 2018 to April 30, 2019? (*circle one*): Y | N

## 8. Local worker preference:

Has any household member worked more than 10 hours per week in East Palo Alto during the period from November 1, 2018 to April 30, 2019? (*circle one*): Y | N

## 9. If you would like to provide more information about your household, use the space provided:

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## 10. Information acknowledgement:

I (We) verify that the above information is truthful and accurate. Information provided and derived from this application will be used to determine my (our) program eligibility and/or home purchase capacity. Inaccurate or wrongful information could, at the Program Administrator's discretion, disqualify me (us) from the program screening process. I (We) authorize the Bay Area Affordable Homeownership Alliance, Inc. (BAAHA) to share our information with an affiliated organization for the purpose of completing the program screening process.

This application is only used to establish a preliminary homebuyer program eligibility determination, and will be used to match information to restriction criteria of program-related properties/resources available in the requested areas. It is important that the application is filled out accurately. Wrongful and withheld information could lead to my (our) disqualification to participate in the homebuyer program. I (We) have made certain to fill out all sections pertaining to my/our household.

I (We) have made certain that I (we) have written legibly. I (We) understand that BAAHA is not responsible for not being able to contact me (us) if I (we) have not supplied my (our) contact information or have made it so that it is illegible. I (We) have read the Basic Lottery Participation Eligibility Requirements.

By signing below, I (we) understand the nature, guidelines, and restrictions of this prescreen application.

The program administrator will verify receipt of your application and contact you with any additional questions or concerns that they may have. All communications will initially be conducted by e-mail.

Member #1 name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/2019

Member #2 name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/2019