

THE WILLOWS TOWNHOMES

a City of San Leandro Below Market Rate Program



“Located in the heart of the East Bay Area of San Leandro, California, The Willows is a townhome - condominium community offering spacious residential suites ranging in size from approx. 840 to 1,180 sq. ft, and offers two and three bedrooms, and up to two one half baths, and a central location near employment centers, shopping and dining.”

1.5 Miles from Bay Fair BART Station.

2 BED/1.5 BATH BMR UNITS

HOA \$306 | SqFt Approx: Plan A, C & E: 840, B: 920

80% AMI* Units: \$211,753

90% AMI Units: \$279,200

3 BED/2.5 BATH BMR UNITS

HOA \$306 | SqFt Approx: Plan F: 1,180

100% AMI Units: \$311,920

*See chart below for Area Median Income limits:

	Max. Income: 80%	Max. Income: 90%	Max. Income: 100%
2 Person Household	\$60,150	\$70,200	N/A
3 Person Household	\$67,650	\$79,020	\$87,800
4 Person Household	\$75,150	\$87,750	\$97,500
5 Person Household	N/A	N/A	\$105,300



If you are interested in purchasing a Willows Townhome, please make certain to contact the Bay Area HomeBuyer Agency (BAHBA) immediately as these units are on a first-come, first-served basis.

E: bmr@myhomegateway.com | T: 800.480.9020 x3

To view BMR units at the Willows, please contact Rob Belli with HomeQuest Realty.

E: rob@hquestrealty.com | T: 415.317.8540



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700 Fargo Ave., San Leandro, CA 94579

BMR UNIT GUIDE

01/29/2017

The Willows  Townhomes



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The Willows Townhomes Pricing and Eligibility Matrix

The Bay Area HomeBuyer Agency, 2017

Phase	Bldg.	Unit	Plan	Bedrm	Bathrm	Sq. Ft.	Purchase Price	HOA	MAX AMI %	Minimum Household Size	Maximum Household Income	Minimum Household Size	Maximum Household Income	Minimum Household Size	Maximum Household Income
3	740	3	A	2	1.5	840	\$211,753	\$306	80%	2	\$60,150	3	\$67,650	4	\$75,150
2	680	10	A	2	1.5	840	\$279,200	\$306	90%	2	\$70,200	3	\$79,020	4	\$87,750
2	680	15	B	2	1.5	890	\$279,200	\$306	90%	2	\$70,200	3	\$79,020	4	\$87,750
2	680	19	B	2	1.5	890	\$279,200	\$306	90%	2	\$70,200	3	\$79,020	4	\$87,750
3	690	4	A	2	1.5	920	\$279,200	\$306	90%	2	\$70,200	3	\$79,020	4	\$87,750
1	700	4	A	2	1.5	840	\$279,200	\$306	90%	2	\$70,200	3	\$79,020	4	\$87,750
1	700	11	A	2	1.5	840	\$279,200	\$306	90%	2	\$70,200	3	\$79,020	4	\$87,750
2	720	6	F	3	2.5	1,180	\$311,920	\$306	100%	3	\$87,800	4	\$97,500	5	\$105,300
2	730	1	F	3	2.5	1,180	\$311,920	\$306	100%	3	\$87,800	4	\$97,500	5	\$105,300
2	730	12	F	3	2.5	1,180	\$311,920	\$306	100%	3	\$87,800	4	\$97,500	5	\$105,300
2	730	15	F	3	2.5	1,180	\$311,920	\$306	100%	3	\$87,800	4	\$97,500	5	\$105,300

FEATURES

THE COMMUNITY

- Gated entry
- Lush gardens, fountains and winding walkways
- Pool and playground
- Fenced patio or rear yard

IN YOUR KITCHEN

- Stainless steel appliance package:
 - Electric range with self-cleaning oven
 - Standard multi-cycle dishwasher
 - Microwave*
 - Refrigerator with ice maker installed
- Stainless steel sink with pullout spray faucet
- 1/2 HP garbage disposer

IN YOUR BATHS

- Designer lighting fixtures
- Light/fan combination
- Brushed nickel plumbing fixtures
- Designer vanity mirror
- Clear glass shower enclosure

IN YOUR LIVING AREA

- Custom selected tile in kitchen, laundry areas, and baths
- Living room and dining room feature LVT flooring
- Carpeted stairs and bedrooms
- Window Blinds

THROUGHOUT THE HOUSE

- Pre-wired for telephone and Internet cable
- Heat/air conditioning unit at living room
- Designer selected interior lighting features
- Smoke detectors in all bedrooms with battery back-up
- Raised-panel doors with brushed nickel door handles
- Stackable washer and dryer

All information is subject to change without notice.

* Available on select homes only



The Willows
Townhomes



THE BMR UNITS AT THE WILLOWS

The Willows Townhomes offer a variety of floorplans which range from 2-3 bedrooms and from approximately 840-1,180 sq. ft. Three different Plans (A, B & F) are available for purchase as Below Market Rate units. This guide will cover the basic information of what you need to know about living in your BMR at the Willows Townhomes. Each Area Median Income (AMI) percentage category is accompanied by the *maximum* allowance column from the full table, which is located on the last page of this guide.

80% AMI: PLAN A

2 Bedrooms, 1-1/2 Bath, Approx. 840 sq. ft.

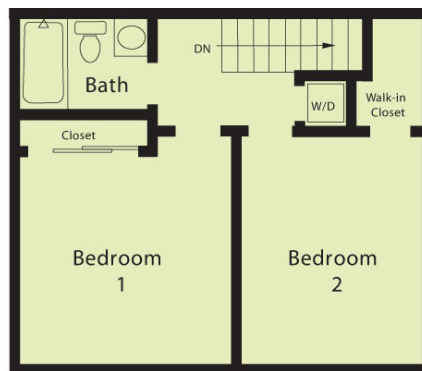
\$211,753 | HOA \$306 | 80% AMI Max.

BMR Units: #740-3

2 PPL	\$60,150
3 PPL	\$67,650
4 PPL	\$75,150



First Floor



Second Floor

90% AMI: PLANS A & B

2 Bedrooms, 1-1/2 Bath, Approx. 890-920 sq. ft.

\$279,200 | HOA \$306 | 90% AMI Max.

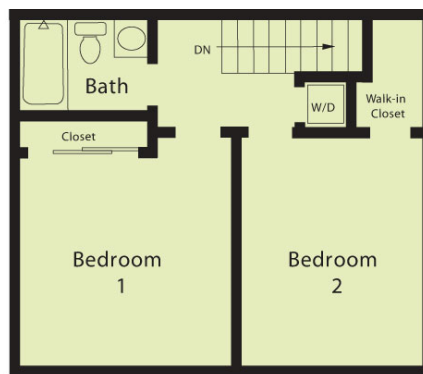
BMR Units: #680-10, #680-15, #680-19, #690-4, #700-4,
and #700-11

2 PPL	\$70,200
3 PPL	\$79,020
4 PPL	\$87,750

A



First Floor

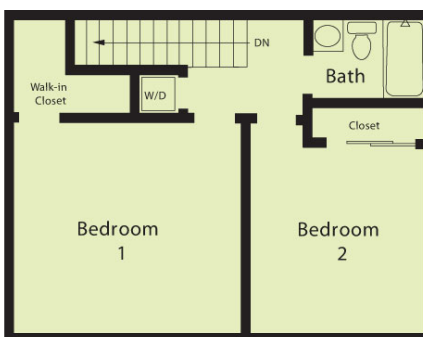


Second Floor

B



First Floor



Second Floor

100% AMI: PLAN F

3 Bedrooms, 2-1/2 Bath, Approx. 1,180 sq. ft.

\$311,920 | HOA \$306 | 100% AMI Max.

BMR Units: #720-6, #730-1, #730-12 and #730-15

3 PPL	\$87,800
4 PPL	\$97,500
5 PPL	\$105,300



2016 Maximum Income by Household Size for Alameda County

	Max. Income: 80%	Max. Income: 90%	Max. Income: 100%
2 Person Household	\$60,150	\$70,200	N/A
3 Person Household	\$67,650	\$79,020	\$87,800
4 Person Household	\$75,150	\$87,750	\$97,500
5 Person Household			\$105,300



Bay Area HomeBuyer Agency
bridges to home ownership
myhomegateway.org

CITY OF SAN LEANDRO

PRE-SCREEN APPLICATION INSTRUCTIONS FOR:

Willows Townhomes - Below Market Rate Homes

All households interested in purchasing a Willows BMR home **must submit a prescreen application to the City of San Leandro's Program Administrator – The Bay Area HomeBuyer Agency.** A household cannot be considered as a prospective participant in the purchase of the BMR until they submit an application. A prescreen application has been attached with this package.

Applicants can also gain access to the application from any of the sources listed below:

- By emailing and requesting a BMR application from the Program administrator at bmr@myhomegateway.com or contacting him at **(800) 480-9020 x3**
- Downloading the application from the Administrators website at www.myhomegateway.org

Applications must be filled out as **accurately** as possible and in in their **entirety**. Applications with **missing key information will not be reviewed without any further notice to the applicant.** Applicants must provide accurate answers for all questions presented on the pre-screen application. Any gross misrepresentations of information may void the applicant from the ability to participate in the BMR purchase process. All information provided in the application will be further and thoroughly scrutinized by the Administrator when and if the applicant continues advancing through the BMR purchase process.

All filled out prescreen applications must be delivered to the Administrator for review. Applicants can email, fax, or mail their completed application to the Administrator.

- **E-MAIL** your filled out and scanned application to: bmr@myhomegateway.com
- **FAX** your filled out and scanned application to: **(415) 231-5181**
- **MAIL** your filled out application to: **Tim Zhovreboff, BAHBA, 5517 Geary Blvd, #206, San Francisco, CA 94121**

Upon receipt of the pre-screen application the Administrator shall 1) contact the applicant and acknowledge the receipt of the pre-screen application; and 2) if necessary request additional pertinent information to complete the screening process

Pre- Screening Process

The initial program eligibility screening process will be conducted by the Administrator. The objective of the pre-screening process is to 1) assess which applicants may be eligible to advance their efforts to purchase a BMR property; and 2) provide a preliminary assessment as to which property (size and median income category) an applicant may be eligible to purchase. The pre-screen is only a preliminary review and the eligibility determination derived is solely based on the accuracy of the data provided by the applicant.

For questions and or additional information please contact the Program administrator by emailing bmr@myhomegateway.com. Make certain to reference Willows BMRs.



Bay Area HomeBuyer Agency
bridges to home ownership

MYHOMEGATEWAY.ORG

5517 Geary Blvd, Suite 206
San Francisco, CA 94121
bmr@myhomegateway.com
(800) 480-9020 x3

Below Market Rate Unit Application / Worksheet

DATE RECEIVED:

(BAHBA fill out only)

The accuracy of information provided in this worksheet is very important. An incomplete or wrongfully filled out application could disqualify you from the screening and selection process

FULL ADDRESS OF PROPERTY APPLYING FOR (if not specified):

The Willows Below Market Rate Homes - San Leandro

BORROWER GENERAL INFORMATION

First Name: MI Last Name:
Social Security No: Date of Birth: / /
Home Address:
City: State: Zip Code:
Home Phone: () Work Phone: ()
Cell Phone: ()
Home Email: Work Email:

BORROWER HOUSEHOLD INFORMATION

Number in Household: Have you owned a home in the last 3 years?
Monthly Rent \$ Years Renting at Current Location:
Have you attended a Home Buyer Seminar or Workshop?
Which One? Date: City:

BORROWER EMPLOYMENT INFORMATION

Are you self employed? For How Long?
Current Employer: Title:
Work Address:
City: State Zip Code
From: Mo / Yr To: Mo / Yr
If less than 2 years please fill out prior employment history:
Prior Employer Title:
From: Mo / Yr To: Mo / Yr

CO-BORROWER GENERAL INFORMATION

First Name: MI Last Name:
Social Security No: Date of Birth: / /
Home Address:
City: State Zip Code:
Home Phone: () Work Phone: ()
Cell Phone: ()
Home Email: Work Email:

What is your relationship to the borrower:

CO-BORROWER HOUSEHOLD INFORMATION

Number in Household: Have you owned a home in the last 3 years?
Monthly Rent \$ Years Renting at Current Location:
Have you attended a Home Buyer Seminar or Workshop?
Which One? Date: City:

CO-BORROWER EMPLOYMENT INFORMATION

Are you self employed? For How Long?
Current Employer: Title:
Work Address:
City: State Zip Code
From: Mo / Yr To: Mo / Yr
If less than 2 years please fill out prior employment history:
Prior Employer Title:
From: Mo / Yr To: Mo / Yr

JOINT GENERAL INFORMATION (for both the Borrower & Co-Borrower)

Are you currently working with a real estate agent? Full Name, Company, & Contact info:
Are you currently working with a lender/ loan officer? Full Name, Company, & Contact info:
Additional comments and notes:

BORROWER INCOME		
SOURCE	GROSS AMOUNT PER YEAR	
Current Employment	\$	
	\$	
	\$	
BORROWER ASSET ACCOUNTS (CASH & EQUIVALENT)		
NAME OF BANK	TYPE	ESTIMATED BALANCE
	Checking	
	Savings	
BORROWER INVESTMENT AND RETIRMENT ACCOUNTS		
TYPE OF INVESTMENT/ RETIREMENT ACCOUNT	CURRENT VALUE	
	\$	
	\$	
	\$	
	\$	
BORROWER DEBTS (INSTALLMENTS & CREDIT CARDS)		
	CURRENT	MINIMUM
NAME OF LENDOR/CREDITOR	BALANCE	MOS PYMNT
	\$	\$
	\$	\$
	\$	\$
	\$	\$
FICO score in known:		
IS THERE ANY OTHER INFORMATION THAT YOU FEEL WE NEED? (or for additional information related to the above questions)		
BORROWER ACKNOWLEDGEMENT AND CREDIT CHECK AUTHORIZATION		
I/We verify that the above information is truthful and accurate. Information provided and derived through this application will be used to determine your Program eligibility and home purchase capacity. Inaccurate or wrongful information could, at the Program Administrator's discretion, disqualify you from the Program screening process. I/We authorize BAHBA to share our information with an affiliated organization for the purpose of completing the program screening process. If required, I/We authorize BAHBA to request additional information; including requesting one of its affiliates to obtain a Tri-Agency Mortgage Credit Report ("Report") on me/us. If I/we provide BAHBA with a recent credit report, my/our signature verifies that the provided tri-agency report is accurate and was run within the last 45 days.		
BORROWER		
Signature	Printed Name	Date

CO-BORROWER INCOME		
SOURCE	GROSS AMOUNT PER YEAR	
Current Employment	\$	
	\$	
	\$	
CO-BORROWER ASSET ACCOUNTS (CASH & EQUIVALENT)		
NAME OF BANK	TYPE	ESTIMATED BALANCE
	Checking	\$
	Savings	\$
		\$
CO-BORROWER INVESTMENT AND RETIRMENT ACCOUNTS		
TYPE OF INVESTMENT/ RETIREMENT ACCOUNT	CURRENT VALUE	
	\$	
	\$	
	\$	
	\$	
CO-BORROWER DEBTS (INSTALLMENTS & CREDIT CARDS)		
	CURRENT	MINIMUM
NAME OF LENDOR/CREDITOR	BALANCE	MOS PYMNT
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
FICO score if known		
CO-BORROWER		
Signature	Printed Name	Date