

# 128 Crivello Avenue | Bay Point, CA

## BMR Program Guidelines & Requirements

### APPLICATION



All interested households are required to fill out a **BMR Program Application**. The application is used to determine eligibility to participate in the lottery (*see below*). Detailed instructions on completing the application are provided with the app. Apps are available **online** at [myhomegateway.org/baypoint](http://myhomegateway.org/baypoint). Please submit your app as soon as possible.

### INCOME & HOUSEHOLD SIZE REQUIREMENTS



Applying households must meet certain **eligibility requirements** to participate in the lottery and to purchase the home. There is a minimum household requirement of 3 people and preferred maximum of 6. The available property has an Area Median Income (AMI) limit of 120% AMI:

HHS	3	4	5	6
80% AMI	\$80,650	\$89,600	\$96,800	\$103,950
120% AMI	\$112,750	\$125,300	\$135,300	\$145,350

*Maximum income limits provided by the California Department of Housing & Community Development (2018)*

Households earning or earning below 80% AMI may be eligible for downpayment assistance.

### LOTTERY PROCESS



An application must be submitted to **participate in the lottery**. BAAHA will review the app to **determine eligibility**, and notify applicants of their status via e-mail. It is important to get a completed app submitted **as early as possible** so that BAAHA can have time for review. BAAHA may contact applicants with questions or for additional info. **A lottery date will be announced to applicants via e-mail notification from BAAHA.**

### HOMEBUYER EDUCATION



Participants must complete a **homebuyer education course** and provide a **certificate of completion** issued from a US Department of Housing and Urban Development (HUD) approved education provider. This course must be **completed before the close of escrow**. Links to HUD certified education providers around the Bay Area are located on BAAHA's website at [myhomegateway.org/hudagencies](http://myhomegateway.org/hudagencies)

For program questions, please contact BAAHA's Program Coordinator at [info@myhomegateway.com](mailto:info@myhomegateway.com)  
For property questions, such as open house dates, please contact Zack Torrey at [zacktorrey@gmail.com](mailto:zacktorrey@gmail.com)

