



Applications will be reviewed on a first come, first served basis. An application must be complete with all supporting documents in order to be reviewed for program eligibility.

City of Novato BMR Application Package

Hamilton Cottages

Hello Housing, a nonprofit affordable housing organization, manages the marketing, sales and eligibility screening for the City of Novato's Below Market Rate (BMR) Homeownership Program. We are currently accepting applications for a brand new 3 bedroom, 2.5 bathroom home at Hamilton Cottages in Novato, offered at \$516,838.

Please review and complete this application in its entirety, and provide all supporting documentation as requested. Please note, applications will NOT be accepted in person at the Hello Housing offices, the City of Novato's Offices, or the Hamilton Cottages property, no exceptions. All applications must be **emailed** to Hello Housing at novato@hellohousing.org and will be reviewed on a first come, first served basis. An application must be complete with all supporting documents received in order to be approved.

Please note that at least one member of your household must be 62 years old. Your household income must not exceed these limits:

Household size: 90% AMI:

1	\$93,100
2	\$106,400
3	\$119,700
4	\$133,000
5	\$143,650

Thank you,

The Hello Housing Team
novato@hellohousing.org

City of Novato

Below Market Rate Program Application Best Practices

Please review your application and supporting documents against this list before submittal. Applications found to be incomplete may not be considered.

Application:

- Please send your application and supporting documents in as few attachments as possible. Applications must be emailed to novato@hellohousing.org.
- Each household member, 18 years of age or older, must provide all documents on pages 10-11 of the application.
- Make sure all bank accounts are listed and all pages of bank statements are included in your submittal. Accounts for household members that are minors must also be included.
- Ensure your paystubs are consecutive and recent.
- Confirm that each household member's W2s add up to the gross amount of earned income for the year.
- If you are Self-Employed, please provide a Year-to-Date Profit & Loss statement for 2020.
- If you are unable to submit a requested document for any reason, please include a letter of explanation.

Tax Returns:

- All adults will need to either present a tax return or a Verification of Non-Filing Letter.
- Minors must be shown as dependents on an applicant's tax return to be considered a household member. A newborn child may be granted an exception if born after taxes were filed and additional documentation may be requested.
- If you can't find your tax returns:
 - Go online at www.irs.gov/Individuals/Get-Transcript to print out or request by mail a copy of your 1040 Transcript. (Please note, it can take up to 5-10 calendar days if requesting by mail.)
 - Or, you can schedule an appointment at your nearest IRS office to request tax forms in person. (When calling, please anticipate long hold times.)
- If any household member was not required to file taxes in any of the last three years, you can request a Verification of Non-Filing Letter from the IRS by filling out IRS Form 4506-T - <https://www.irs.gov/pub/irs-pdf/f4506t.pdf>. (Please note, this process can take several weeks and may require additional requests.)
- If the IRS Verification of Non-Filing Letter is not received by the application deadline, provide us a signed copy of the Form 4506-T.
- When to provide a Verification of Non-Filing Letter from the IRS:
 - If a household member did not file taxes in any of the last 3 years.
 - If a household member had no income that year or didn't earn enough to be required to file.
 - If a household member was not living in the U.S. at the time.
- Make sure that all tax forms are signed copies.
- Make sure tax returns include all forms, schedules etc. that were filed with the 1040.

Hamilton Cottages

Below Market Rate Program Participating Lenders List

Sherrie Clark, Loan Officer

NMLS #316175
Mason-McDuffie Mortgage
2010 Crow Canyon Place, Suite 400
San Ramon, CA 94583
ph: (707) 480-8655
sclark@masonmac.com

Jodi Fischer, Senior Loan Officer

NMLS #459505
All California Mortgage, a Division of American Pacific Mortgage
1202 Grant Avenue, Suite B-2
Novato, CA 94945
ph: (415) 897-9103
jfischer@allcalifornia.com

Sean Fitzgerald, Community Outreach Relationship Manager

NMLS #656025
First Republic Bank
111 Pine Street
San Francisco, CA 94111
ph: (415) 296-5775
sfitzgerald@firstrepublic.com

Chuck Isola, Senior Loan Officer

NMLS # 254618
Summit Funding, Inc.
765 Baywood Drive, Suite 237A
Petaluma, CA 94954
ph: (707) 481-8562
cisola@summitfunding.net

Reina Perkins, Senior Loan Advisor

NMLS #856071
Flagstar Bank
2001 Jefferson St
Napa, CA 94559
ph: (707) 406.3234
rperkins@flagstarretail.com

City of Novato

Below Market Rate Homeownership Program

What is a Below Market Rate Home?

A Below Market Rate Home (often called a BMR) is a home that has certain deed restrictions recorded on the property which ensure the home remains affordable for future generations. BMRs are often a result of public investment in affordable housing developments or a result of "inclusionary housing policy" which ensures affordable homes are built as a result of a market-rate development.

How do I know if I qualify?

1. Your household income must be less than the income limit for your household size.
2. At least one household member must be 62 years or over.
3. You will need to have liquid assets to cover the down payment and closing costs. Your household must have at least 1% of the purchase price for the down payment.

Are there preferences given to certain applicants?

No, there are no preference points for the City of Novato's BMR Homeownership Program.

What restrictions am I signing up for?

The most important restriction to understand is that your future selling price is restricted to the price you pay for your home plus any percentage increase in the Area Median Income in Marin County, plus the depreciated value of any approved improvements made during your tenure as the owner of the home. Additionally, these homes were developed to be occupied by homeowners, so all owners on Title must occupy the home as their primary residence.

Can I renovate my home after I buy it?

Yes. Any improvements you make to your home must meet all local and state building code requirements and be approved by your Home Owner's Association (HOA). If you would like the opportunity to recoup some portion of the costs of your renovation when you sell your home, you must get written approval of your proposed improvements from Hello Housing on behalf of the City of Novato prior to performing the work. Hello Housing recommends you make your decisions about improvements based on your enjoyment of the home, not based on increasing the resale value.

Can I refinance later and get cash out?

While you can refinance later to benefit from better loan terms, the program does not allow cash out until resale which should be taken into careful consideration when determining your down payment amount. Also, because BMR programs are unique, only certain lenders can lend on these homes. For a list of lenders familiar with the program, please check Hello Housing's website at www.hellohousing.org/stewardship/cityofnovato.

More questions? ¿Tiene más preguntas?

For questions about program eligibility as well as ongoing requirements of BMR homebuyers, please call (415) 863-3036 or email Hello Housing at novato@hellohousing.org.

Para preguntas sobre la elegibilidad para el programa, así como los requisitos continuos de los compradores de viviendas BMR, llame al (415) 863-3036 o envíe un correo electrónico a Hello Housing al novato@hellohousing.org.



The City of Novato and Hello Housing do not discriminate against any person on the grounds of race, color, religion, national origin, ancestry, sex, gender, gender identity, gender expression, sexual orientation, marital status, familial status, source of income, genetic information, medical condition, physical disability or mental disability, or any other category protected by law.

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City of Novato Below Market Rate Home Application

Hello Housing, a nonprofit affordable housing organization, administers the Below Market Rate homeownership program on behalf of the City of Novato. This application and supporting documentation will be reviewed by Hello Housing to determine eligibility to purchase a Below Market Rate home. This application includes *required information* as well as *optional information*. Unless a section is labeled "Optional" it is a required section and must be completed. We encourage applicants to complete all sections. Answers to optional questions are confidential and will NOT impact your eligibility. In aggregate, the collective answers from the pool of applicants will help Hello Housing better understand who benefits from affordable homeownership programs and to advocate for effective programs to policymakers.

PLEASE NOTE: Applications will NOT be reviewed unless all supporting documentation listed on Page 8 of this application is provided for EVERY HOUSEHOLD MEMBER AGED 18 OR OLDER.

PROPERTY OF INTEREST

Hamilton Cottages

Novato, California 94949

street address & unit number (if applicable)

1. PRIMARY APPLICANT & CO-APPLICANT

Below, please provide details for the Primary Applicant and Co-Applicant (if applicable). PLEASE NOTE THAT THIS INFORMATION IS BEING COLLECTED FOR THE PURPOSES OF CALCULATING THE TOTAL NUMBER OF HOUSEHOLD MEMBERS, NOT FOR THE PURPOSES OF DETERMINING WHICH HOUSEHOLD MEMBERS WILL BE BORROWERS ON A MORTGAGE LOAN. Please note that all adult household members will be required to be listed as owners on title at time of purchase. The requirement for all adult members to be listed on the loan will be evaluated on a case-by-case basis.

Primary Applicant *Please note that a Primary Applicant must be an adult (18 years or older).*

First Name	_____	Home Mailing Address	_____
Last Name	_____	City	_____
Phone	_____	State	_____
Alternate Phone	_____	Zip Code	_____
Email	_____	Date moved to this address	_____
Date of Birth	_____	Primary Language	_____

Co-Applicant *Please note that a Co-Applicant must be an adult (18 years or older).*

First Name	_____	Home Mailing Address	_____
Last Name	_____	City	_____
Phone	_____	State	_____
Alternate Phone	_____	Zip Code	_____
Email	_____	Date moved to this address	_____
Date of Birth	_____	Primary Language	_____

Non-Discrimination Policy



Hello Housing & the City of Novato do not discriminate against any persons on the grounds of race, color, religion, national origin, ancestry, sex, gender, gender identity, gender expression, sexual orientation, marital status, familial status, source of income, genetic information, medical condition, physical disability or mental disability, or any other category protected by law.

Please provide information on any other members of your household, such as children, grandparents, or other adults in the household who are full time or part time residents. This information helps determine

2. Additional Household Members

Household Member (please include children and adults)

First Name	_____	Home Mailing Address	_____
Last Name	_____	City	_____
Phone	_____	State	_____
Alternate Phone	_____	Zip Code	_____
Email	_____	Date moved to this address	_____
Date of Birth	_____	Relationship to Applicant	_____

Household Member

First Name	_____	Home Mailing Address	_____
Last Name	_____	City	_____
Phone	_____	State	_____
Alternate Phone	_____	Zip Code	_____
Email	_____	Date moved to this address	_____
Date of Birth	_____	Relationship to Applicant	_____

Household Member

First Name	_____	Home Mailing Address	_____
Last Name	_____	City	_____
Phone	_____	State	_____
Alternate Phone	_____	Zip Code	_____
Email	_____	Date moved to this address	_____
Date of Birth	_____	Relationship to Applicant	_____

Household Member

First Name	_____	Home Mailing Address	_____
Last Name	_____	City	_____
Phone	_____	State	_____
Alternate Phone	_____	Zip Code	_____
Email	_____	Date moved to this address	_____
Date of Birth	_____	Relationship to Applicant	_____

Please provide accurate information about any adult household members. Eligibility will be determined based on the gross combined household income plus 10% of household liquid assets (e.g. checking, savings and money market accounts) totaling above \$5,000. Income sources and assets will be verified based on the supporting documentation requested in this application. Your credit condition will not impact eligibility but will assist Hello Housing in understanding potential challenges to obtaining a first mortgage.

3. Economic Profile

Primary Applicant _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment	\$ _____
From Part-Time Employment	\$ _____
From Self-Employment	\$ _____
From Spousal Support	\$ _____
From Child Support	\$ _____
Investment Income	\$ _____
Social Security Income	\$ _____
SSDI	\$ _____
Income from Assets (e.g. rental income)	\$ _____
Other	\$ _____
TOTAL	\$ _____

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment	\$ _____
From Part-Time Employment	\$ _____
From Self-Employment	\$ _____
From Spousal Support	\$ _____
From Child Support	\$ _____
Investment Income	\$ _____
Social Security Income	\$ _____
SSDI	\$ _____
Income from Assets (e.g. rental income)	\$ _____
Other	\$ _____
TOTAL	\$ _____

Co-Applicant _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment	\$ _____
From Part-Time Employment	\$ _____
From Self-Employment	\$ _____
From Spousal Support	\$ _____
From Child Support	\$ _____
Investment Income	\$ _____
Social Security Income	\$ _____
SSDI	\$ _____
Income from Assets (e.g. rental income)	\$ _____
Other	\$ _____
TOTAL	\$ _____

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment	\$ _____
From Part-Time Employment	\$ _____
From Self-Employment	\$ _____
From Spousal Support	\$ _____
From Child Support	\$ _____
Investment Income	\$ _____
Social Security Income	\$ _____
SSDI	\$ _____
Income from Assets (e.g. rental income)	\$ _____
Other	\$ _____
TOTAL	\$ _____

Please provide accurate information about any adult household members. Eligibility will be determined based on the gross combined household income plus 10% of household liquid assets (e.g. checking, savings and money market accounts) totaling above \$5,000. Income sources and assets will be verified based on the supporting documentation requested in this application. Your credit condition will not impact

4. Economic Profile (cont.)

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets (e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets (e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets (e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Household Member _____

Credit Score (if known) _____

Have you been involved in the foreclosure process?

Yes No

Have you declared bankruptcy within the last 7 years?

Yes No

Annual Income (before taxes)

From Full-Time Employment \$ _____

From Part-Time Employment \$ _____

From Self-Employment \$ _____

From Spousal Support \$ _____

From Child Support \$ _____

Investment Income \$ _____

Social Security Income \$ _____

SSDI \$ _____

Income from Assets (e.g. rental income) \$ _____

Other \$ _____

TOTAL \$ _____

Please list the current value of all assets of all members of the household aged 18 and older. If zero, please write "0" in the blank. Please include an account description and last 4 digits of the account number (for example, Bank of America #4567).

5. Household Assets & Debt

Combined Household Assets

	Value of Assets	Description & Last 4 Digits of Account Number (if applicable)
Checking Accounts	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
Savings Accounts	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
Retirement Accounts	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
	\$ _____	_____
Investments	\$ _____	_____
Real Estate	\$ _____	_____
CDS (Certificates of Deposit)	\$ _____	_____
Gift Money	\$ _____	_____
Other	\$ _____	_____

Combined Household Debt

Please list the current value of all debt of all members of the household. If zero, please write "0" in the blank.

	Total Debt	Bank/Institution Name	Monthly Payment	Total Balance Due
Credit Cards	\$ _____	_____	\$ _____	\$ _____
	\$ _____	_____	\$ _____	\$ _____
	\$ _____	_____	\$ _____	\$ _____
Education Loans	\$ _____	_____	\$ _____	\$ _____
	\$ _____	_____	\$ _____	\$ _____
Auto Loans	\$ _____	_____	\$ _____	\$ _____
	\$ _____	_____	\$ _____	\$ _____
Lines of Credit	\$ _____	_____	\$ _____	\$ _____
Mortgages	\$ _____	_____	\$ _____	\$ _____
Other	\$ _____	_____	\$ _____	\$ _____
	\$ _____	_____	\$ _____	\$ _____

6. Current Living Situation (Optional)

Please share your current situation on this page. Your responses will not impact your eligibility for the program, but will help us understand who is benefiting from this program.

What best describes your current living situation?

- Rent Lease Purchase
 Own Other
 Live with Parents/Relative/Friends

How many bedrooms are in your current home?

- 1 4
 2 5
 3

How many times have you been late with your bill payments in the last year?

- Never 2-3 times
 Once 4 or more times

How much do you typically pay on your credit card monthly bills?

- The full balance
 Less than the full balance, more than the minimum required
 The minimum required
 Less than the minimum required
 Don't have a credit card

How many months do you expect it to take before you are financially ready to purchase a home?

- Less than 1 month
 2-4 months
 5-7 months
 7-9 months
 10 months or more

Please describe any special needs or accommodations required by your household. For example, "one-level only" or "at least one ADA-accessible bathroom required".

What is your current monthly rent?

\$ _____

Does the rent include utilities?

- Yes No

Number of bedrooms desired

- 1 4
 2 5
 3

If no, how much do you spend monthly on utilities?

(gas, water, electric, trash)

\$ _____

If you have a lease on your current housing, when does it expire?

Date last sold a home (if applicable)

Homeownership Goals (Optional)

Please share your homeownership goals. Your responses will not impact your eligibility for the program, but will help us design and implement programs that respond to the goals of applicants.

What is your primary reason for wanting to purchase a home? *Select one goal.*

- | | |
|--|--|
| <input type="checkbox"/> Desire to own a home of my own | <input type="checkbox"/> Retirement |
| <input type="checkbox"/> Desire for a larger home | <input type="checkbox"/> Establish household |
| <input type="checkbox"/> Change in family situation | <input type="checkbox"/> Greater # of homes on the market for sale |
| <input type="checkbox"/> Homebuyer tax credit | <input type="checkbox"/> Tax benefits |
| <input type="checkbox"/> Job-related relocation/move | <input type="checkbox"/> Desire for a newly built or custom-built home |
| <input type="checkbox"/> Affordability of homes | <input type="checkbox"/> Purchase home for family member or relative |
| <input type="checkbox"/> Desire to be closer to family/friends | <input type="checkbox"/> Financial security |
| <input type="checkbox"/> Desire for a home in a better area | <input type="checkbox"/> Desire for vacation home/investment property |
| <input type="checkbox"/> Desire to be closer to job/school/transit | <input type="checkbox"/> Other |
| <input type="checkbox"/> Desire for a smaller home | |

Which of the following are barriers to buying a home? *Select all that apply. If none, select none.*

- | | |
|---|--|
| <input type="checkbox"/> Insufficient savings for downpayment | <input type="checkbox"/> Debt |
| <input type="checkbox"/> Insufficient income | <input type="checkbox"/> Lack of references |
| <input type="checkbox"/> Insufficient work history | <input type="checkbox"/> Pending divorce |
| <input type="checkbox"/> Residency | <input type="checkbox"/> Pets |
| <input type="checkbox"/> Over-Income (for BMRs) | <input type="checkbox"/> Own existing home |
| <input type="checkbox"/> Too many assets (for BMRs) | <input type="checkbox"/> Process is overwhelming |
| <input type="checkbox"/> Poor credit history | <input type="checkbox"/> None |

What is most important to you about the neighborhood in which you purchase a home? *Pick top three.*

- | | |
|---|--|
| <input type="checkbox"/> Schools | <input type="checkbox"/> Proximity to family/friends |
| <input type="checkbox"/> Safety/crime | <input type="checkbox"/> Strong housing market |
| <input type="checkbox"/> Proximity to work/school | <input type="checkbox"/> Part of an affordable homeownership program |
| <input type="checkbox"/> Proximity to amenities | |

7. Demographics

Hello Housing believes that fair and equal access to affordable housing opportunities is critical to supporting diverse communities where people thrive. To know how we are doing, we need to collect demographic information of our applicants, buyers and renters. And, we need to collect this information in a way that can be compared with other publicly-available information. The format and choices of the following questions mirror how these questions are asked by the U.S. Census Bureau.

Please be assured that this information is only used in the aggregate and is not used in any way to determine your household's eligibility for any program offering. By providing this information, you are helping us better understand the reach and impact of our programs in the communities we serve, which in turn leads to more effective affordable housing solutions.

Primary Applicant:

- Race** (please check all that apply)
- American Indian or Alaska Native
 - Black or African American
 - Asian Indian
 - Chamorro
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Native Hawaiian
 - Samoan
 - Vietnamese
 - White
 - Other race _____
 - I understand the reason for asking and I still choose not to respond

Employment Status

- Self-Employed
- Work Full-Time for Employer
- Work Part-Time for Employer
- Homemaker
- Full-Time Student
- Permanently unable to work
- Unemployed and seeking work
- Unemployed and not seeking work
- Retired

Hispanic

- No, not of Hispanic, Latino, or Spanish origin
- Yes, Mexican, Mexican Am., Chicano
- Yes, Puerto Rican
- Yes, Cuban
- Yes, another Hispanic, Latino, or Spanish origin
- I understand the reason for asking and I still choose not to respond

Marital Status

- Single
- Married/Domestic Partnership
- Separated
- Divorced
- Widowed

Education

- Less than high-school diploma
- High-school diploma or equivalent
- Some post-secondary education
- Certification from training program
- Associate's degree
- Bachelor's degree
- Master's or other graduate degree

Military Status

- Active
- Veteran
- Reserve
- Non-Military

Gender

- Female
- Transgender
- Male
- Other

Continued on Page 8

8. Demographics Continued

As a reminder, this information is only used in the aggregate and is not used in any way to determine your eligibility for housing programs. The aggregate demographic data from this program may be shared with other affordable housing providers for the purpose of advocating for better housing policies or more resources.

Co-Applicant:

Race (please check all that apply)

- American Indian or Alaska Native
- Black or African American
- Asian Indian
- Chamorro
- Chinese
- Filipino
- Japanese
- Korean
- Native Hawaiian
- Samoan
- Vietnamese
- White
- Other race _____
- I understand the reason for asking and I still choose not to respond

Employment Status

- Self-Employed
- Work Full-Time for Employer
- Work Part-Time for Employer
- Homemaker
- Full-Time Student
- Permanently unable to work
- Unemployed and seeking work
- Unemployed and not seeking work
- Retired

Hispanic

- No, not of Hispanic, Latino, or Spanish origin
- Yes, Mexican, Mexican Am., Chicano
- Yes, Puerto Rican
- Yes, Cuban
- Yes, another Hispanic, Latino, or Spanish origin
- I understand the reason for asking and I still choose not to respond

Marital Status

- Single
- Married/Domestic Partnership
- Separated
- Divorced
- Widowed

Education

- Less than high-school diploma
- High-school diploma or equivalent
- Some post-secondary education
- Certification from training program
- Associate's degree
- Bachelor's degree
- Master's or other graduate degree

Military Status

- Active
- Veteran
- Reserve
- Non-Military

Gender

- Female
- Transgender
- Male
- Other

9. Language(s) Spoken

Primary Applicant

How well does this person speak English?

- Very well Well
 Not well Not at all

Does this person speak a language other than English at home?

- Yes No

What is this language?

- Arabic
 Armenian
 ASL
 Burmese
 Chinese - Cantonese
 Chinese - Mandarin
 French
 French Creole
 German
 Greek
 Gujarati
 Hindi
 Hmong
 Italian
 Japanese
 Korean
 Persian
 Polish
 Portuguese
 Punjabi
 Russian
 Somali
 Spanish
 Tagalog
 Urdu
 Vietnamese
 Other language _____

Co-Applicant

How well does this person speak English?

- Very well Well
 Not well Not at all

Does this person speak a language other than English at home?

- Yes No

What is this language?

- Arabic
 Armenian
 ASL
 Burmese
 Chinese - Cantonese
 Chinese - Mandarin
 French
 French Creole
 German
 Greek
 Gujarati
 Hindi
 Hmong
 Italian
 Japanese
 Korean
 Persian
 Polish
 Portuguese
 Punjabi
 Russian
 Somali
 Spanish
 Tagalog
 Urdu
 Vietnamese
 Other language _____

Please provide supporting documentation for EVERY ADULT MEMBER OF THE HOUSEHOLD AGED 18 AND OVER. All documents must be legible to be considered. To help keep you organized, we recommend you print a copy of this checklist for each adult household member to use as a Table of Contents.

10. Supporting Documentation

Household Member Name: _____

- A. Proof of Identity One form of legal identification for every adult *Required* Check below for which form of ID provided.
_____ CA Drivers License _____ CA Identification Card _____ US Passport
- B. Social Security Card Social Security Card for every adult *Required* You may black out all but the last 4 digits.
Please contact Social Security at (800) 772-1213 if you cannot locate.
- C. Proof of U.S. Residency Copy of Birth Certificate
 Green Card (if applicable)
 U.S. Passport (if applicable)
 Non-U.S. Passport with I-551 Stamp (if applicable)
 INS Form I-94 with I-551 Stamp (if applicable)
 Other: _____
- One form of Proof of Residency is REQUIRED for Primary Applicant & Co-Applicant. Proof is NOT REQUIRED for additional household members.*
- D. Documentation of Employment Income for all working household members *Required* Please contact your Human Resources department if you cannot locate.
If employed, provide 2 months of the most recent consecutive paystubs
 Pay Dates covered by paycheck: _____ to _____ (e.g. 12/1/14 to 12/15/14)
 Pay Dates covered by paycheck: _____ to _____ (e.g. 12/16/14 to 12/31/14)
 Pay Dates covered by paycheck: _____ to _____ (e.g. 1/1/15 to 1/15/15)
 Pay Dates covered by paycheck: _____ to _____ (e.g. 2/1/15 - 2/15/15)
If self-employed:
 A year-to-date Profit & Loss statement
- E. Two (2) consecutive months of documentation for any other income *Required if applicable*
 Child Support Pension Foster Care
 Social Security Alimony Gift letter (if applicable)
 SSI Long Term Disability Other (please describe)

- F. Last Two (2) years of Federal Tax Returns OR Verification of Non-Filing for every adult household member *Required*
Please contact the IRS at (800) 829-1040 if you cannot locate your returns. You may black out all but the last 4 digits of SSN.
If you did NOT file for either year, contact the IRS at (800) 829-1040 and request a "Verification of Non-Filing."
 Most Recent 1040 Federal Tax Return (include ALL pages) or Verification of Non-Filing (if applicable)
 Prior Year's Federal 1040 Tax Return (include ALL pages) or Verification of Non-Filing (if applicable)
- G. Last Two (2) years of W-2's for every adult household member *Required if issued W-2s*
Please contact your Human Resources department if you cannot locate. You may also call the IRS at (800) 829-1040.
 Most recent W-2s W-2s should cover all reported income in same year's tax return
 Prior Year's W-2s
- H. Last Three (3) consecutive statements from ALL Financial Accounts for every household member *Required*
Computer printouts are acceptable ONLY if they contain a complete account number, begin & end balances, and begin & end dates with ALL pages of the entire statement.
Please include every page of all statements for ALL OPEN accounts, even if they contain a \$0 balance. Write N/A if you do not have such accounts.
 Most recent three (3) consecutive Bank Statements
 Most recent three (3) consecutive statements for Retirement Accounts (401k, IRA, etc.)
 Most recent three (3) consecutive statements for Stocks, Mutual Funds, Profit Sharing accounts
 Most recent three (3) statements for CDs, Money Market accounts, etc.
- I. Proof of Student Status *Required if applicable*
 Copy of Current Registration OR an Unofficial Transcript
- J. Prequalification Letter from a Lender *Required*
 Prequalification letter from a lender for, at minimum, the purchase price of the home you are pursuing.
- K. If you are NOT earning income: *Required if applicable*
 Zero-Income Affidavit (if applicable, please request from Hello Housing.)

12. Lender Authorization

This Borrower Authorization form will allow Hello Housing or its authorized representative to share information about your application with a mortgage lender.

Homeowner Information

Primary Applicant _____ Co-Applicant _____
Mailing Address _____
Phone Number(s) _____
Email Address(es) _____
Program Applying for _____

Lender information

Mortgage Company _____
Mortgage Company Contact _____
Mailing Address _____
Phone Number(s) _____
Email Address(es) _____

I (We) hereby authorize Hello Housing to release, furnish, provide, exchange and request information related to the City of Novato's Below Market Rate Housing Application to the Authorized Third Party identified above.

Name _____ Name _____
Signature _____ Signature _____
Date _____ Date _____

Name _____ Name _____
Signature _____ Signature _____
Date _____ Date _____

Expiration of Authorization

If applicable, please specify a period of time or the particular transaction for which the authorization is valid. If no expiration date or operational transaction is provided, this authorization will remain valid until revoked in writing.

Please mark where you heard about the City of Novato BMR Program and have each adult in the household print their name, sign and date this page.

13. Additional Information & Signature Page

How did you hear about us?

Lender

Housing Counseling Agency

City of Novato

Family/Friend

Hello Housing's Stay Connected Email

Real Estate Professional

www.hellohousing.org

Other (please specify) _____

Signature(s)

I certify that the foregoing application accurately reflects all income received from all sources for all members of the household.

I certify under penalty of perjury under the laws of the United States of America that the foregoing is true and correct to the best of my knowledge. I further understand that providing false representations herein constitutes an act of fraud and that false, misleading, or incomplete information may result in the termination of real estate purchase documents related to this application (28 U.S. Code 1746).

Name _____
Signature _____
Date _____

Name _____
Signature _____
Date _____

Name _____
Signature _____
Date _____

Name _____
Signature _____
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Name _____
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