



City of Campbell BMR Program Orientation

SESSION #8

HouseKeys' Mission Statement

*Improve Programs that
Improve Lives*

HouseKeys Websites

Description	Website
<p>HouseKeys Software Application Site</p> <ol style="list-style-type: none">1. Open a HouseKeys Account2. Register your Household3. Obtain an Application I.D.4. Enter an Opportunity Drawing5. Opt-out from an Opportunity Drawing	<p><u>https://www.myhousekeys.com/</u></p>
<p>City of Campbell (you will find these items on this site)</p> <ol style="list-style-type: none">1. Application Forms2. Exhibits3. Information about Open Rental or Ownership Opportunities4. Orientation Pre recorded videos/Power Point Slides/Short Videos/Quiz5. Checklists, Addendums and Program Guidelines	<p><u>https://www.housekeys2.com/</u></p>

<https://www.myhousekeys.com/>

One Account per Household/No Multiple Accounts Allowed

- **Incomplete or fraudulent <https://www.myhousekeys.com/> accounts will not be allowed entry into any City Opportunity Drawing**
- **Please do not use multiple email addresses or devices (iPads, cell phones, laptops, desktops etc.) to create multiple accounts to increase your chances of getting selected to an opportunity. These accounts will be flagged, deleted and disqualified from ALL programs**
- **If you are locked out/unable to edit your account or have questions, please email us at CustomerService@housekeys.org for assistance**

Homebuyer/Rental Step by Step Process



Step 1

How do we Advertise Opportunities?

HouseKeys releases an Advertisement for a New Housing Opportunity via email blasts and our Housekeys2.com website. These notices will include:



Bedroom/BathCount/Sq.ft



Income Level



Property Type



Deadlines

Email notifications go out to Application ID holders and email subscribers



Step 2

Package Your File

A Application Packet www.housekeys2.com > Getting Started tab > Rental OR Ownership Info Page

The Program Package includes:



Application Part 1, 2 and 3



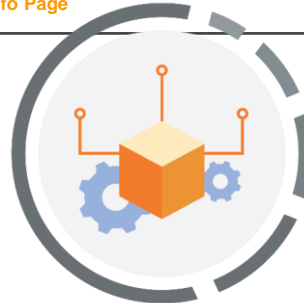
Document Checklist and Addendum Checklist



Exhibits

B Document Checklist (ownership/rental)

Contains a list of supporting documents to verify your household size, income, and other information that you have stated on your application and in the screening questions. It is important to be honest, truthful, and start on this Document Checklist right away. We recommend that you give yourself at least 21 days to collect everything on the list. If you find that a deadline does not give you enough time, do not be discouraged, HouseKeys is constantly adding new programs and opportunities to the Marketplace and Program Center.



C List of Loan Officers (ownership only)

It is very important to connect with a Loan Officer as soon as possible. The ones on our list have gone through training and verified that their legal departments have reviewed the program documentation. We understand that it may sometimes be difficult to get ahold of a loan officer on our list in time to meet the posted deadlines. If you choose to go with your own lender, make sure to verify that they have done the same. If you do not verify, you run the risk of not being able to close on your purchase transaction even if you are chosen during the Lottery Ranking process.

Step 3

Attend an Orientation

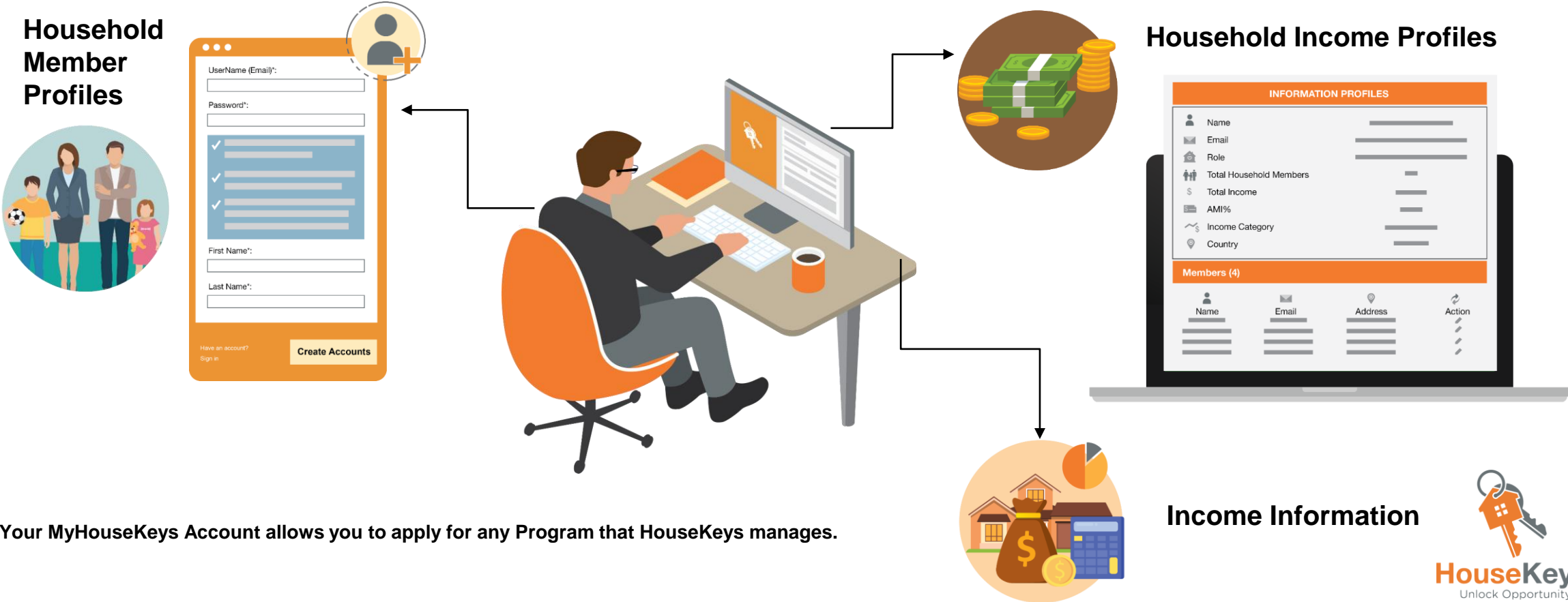
View the Pre-Recorded Video Orientation, Short Videos and take Homebuyer/Tenant Quiz that is available on the Home Buyer or Rental Info Page (all applicants and co applicants must complete and pass the quiz). HouseKeys also holds FAQ Sessions on Fridays and Saturdays, and these are posted on our Event Calendar as an additional resource (these FAQ sessions are not and do not take the place of a Program Orientation) .



Step 4

Setup your MyHouseKeys Account

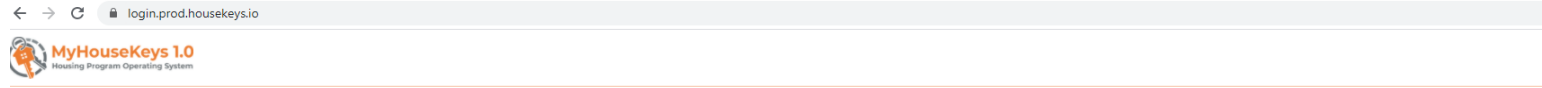
Set up an account at **MyHouseKeys.com** and complete the Household Profile with:



Your MyHouseKeys Account allows you to apply for any Program that HouseKeys manages.



https://www.myhousekeys.com/ Create an Account and Log In



To Create an Account

Sign in to your account

Username *

Password *

Forgot your password? [Reset password](#)

No account? [Create account](#)

How to Create a New Account



One Account per Household
To Create a New Account:
Username = Email Address
Password = 8 characters and 1 symbol
First Name
Last Name
Click on Create Account



Create a new account

Username * (Email)

Password *

First Name *


Last Name *

Have an account? [Sign in](#)

Sign in to your Account

login.prod.housekeys.io

Apps GrowthX Investor Stuff LinkedIn Muni Program Web... HouseKeys Analytics Admin Example Affordable... MyHouseKeys.Com Applications and Sit... Engineering Other bookmarks

 **MyHouseKeys 1.0**
Housing Program Operating System

Sign in to your account

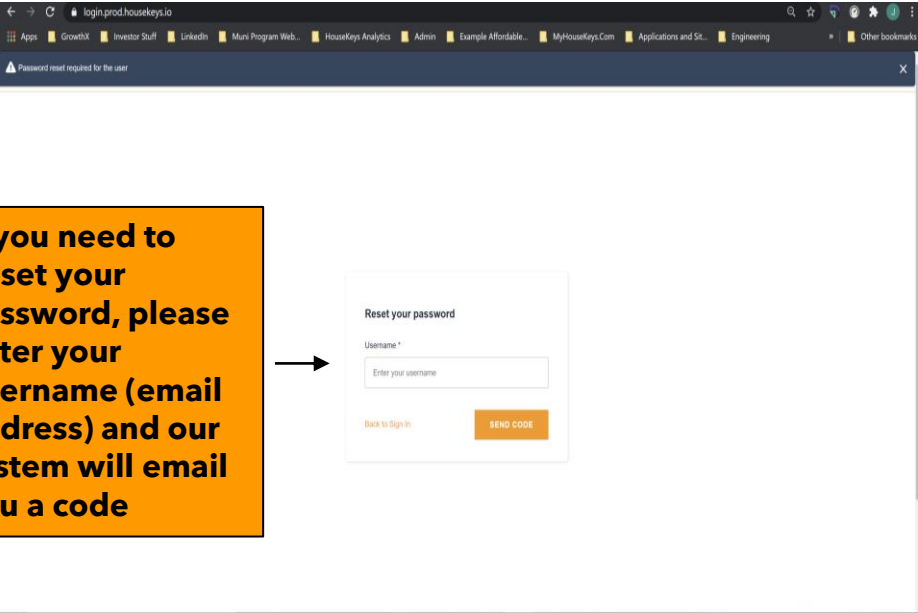
Username *

Password *

Forgot your password? [Reset password](#)

No account? [Create account](#)

1



login.prod.housekeys.io

Reset your password

Username *

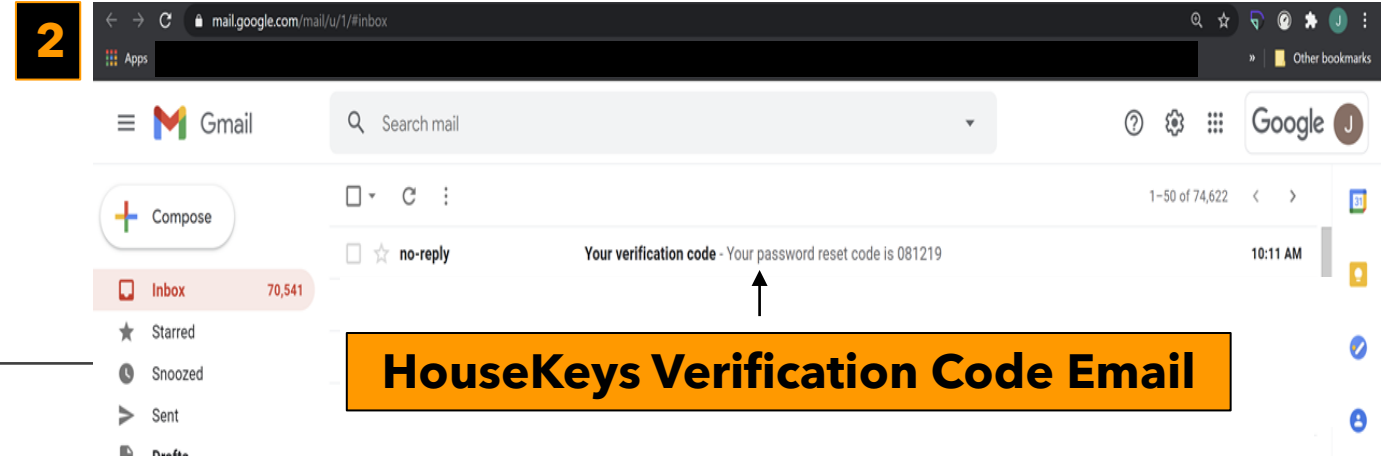
Enter your username

Back to Sign In SEND CODE

Password reset required for the user

If you need to Reset your password, please enter your Username (email address) and our system will email you a code

2



mail.google.com/mail/u/1/#inbox

Gmail

Search mail

Compose

Inbox 70,541

Starred

Snoozed

Sent

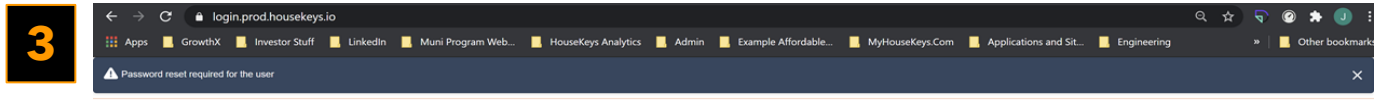
no-reply

Your verification code - Your password reset code is 081219

10:11 AM

HouseKeys Verification Code Email

3



login.prod.housekeys.io

Reset your password

Verification code

081219

New password

Back to Sign In SUBMIT

Password reset required for the user

Use that code to create a New Password and Click Submit

There is a 3 Step Process to reset your password. Please use the diagram as a reference point

You MyHouseKeys Account Dashboard Screen/MENU/HOME













The screenshot shows a web browser window with the URL `login.prod.housekeys.io`. The browser's address bar and bookmark bar are visible. The page header includes the MyHouseKeys 1.0 logo and the text "Housing Program Operating System". A user profile is displayed in the top right corner with the text "Welcome, Jason" and a user icon. A navigation menu is located on the left side, with a "MENU" button highlighted by an orange callout box. The main content area is titled "DASHBOARD" and features a user profile section on the left and two main content cards in the center. The user profile section lists the following information:

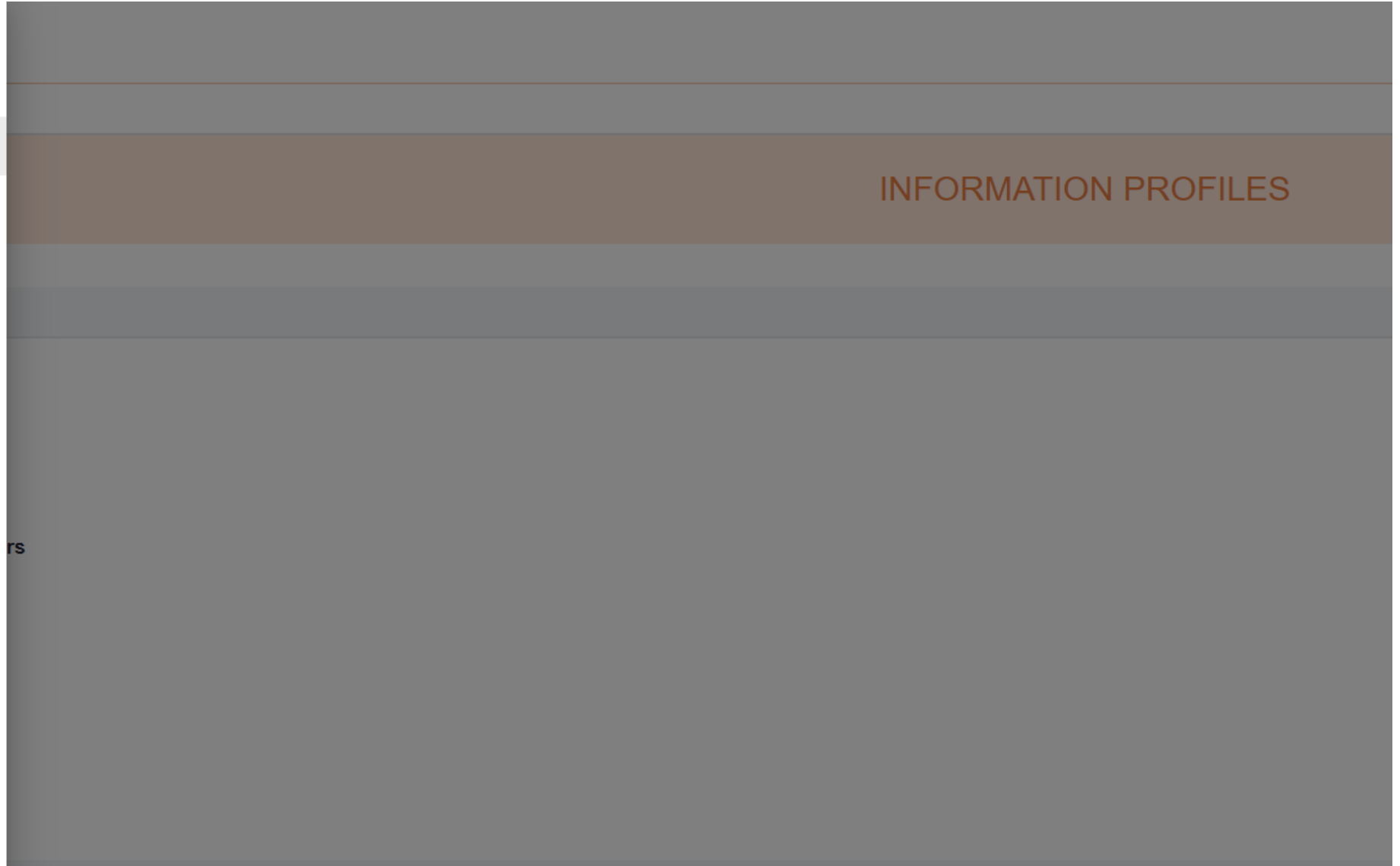
JASON BOURNE	
Jason Bourne	julustest14@housekeys.org
Kaiser Permanente	\$72,000.00
<hr/>	
MARY BOURNE	
Sunnyvale School District	\$40,000.00
<hr/>	
CINDY BOURNE	
<hr/>	
# of Household Members	3
Total Income	\$112,000.00
<hr/>	
AMI	20
Income Category	Low
County	Alameda

The two main content cards are:

- My Programs (0)**: (Programs I've received a pre-application id for)
- My Drawings (0)**: (Drawings I've entered)

The MENU Button will help you navigate this website. Click on it to open The Home button

-  Home
-  Manage Your Household ^
-  Information Profiles
-  Tools and Planning
-  File Cabinet
-  Community Center
-  Program Center v
-  Program Operations ^
-  Opportunities
-  Drawings
-  Rankings
-  Drawing Results



The main content area of the page is a large, dark gray rectangle. At the top of this area, the text "INFORMATION PROFILES" is displayed in a light brown, sans-serif font. Below this header, the page content is mostly obscured by a dark gray overlay, with only a few faint characters visible on the left side, including "rs".



INFORMATION PROFILES

PROFILE

Name **John Baker**

Email

Role

Total Household Members

1

Total Income

\$0.00

AMI %

0

Income Category

County

To add member info or income please use these buttons

MEMBERS (1)

NAME RELATION TO PRIMARY EMAIL ADDRESS AGE INVITED? (Y/N) ACTIONS

 John Baker john@abc.com

To Edit member info please use the pencils

ADD MEMBER +

INCOME (\$0.00)

NAME EMPLOYER INCOME ACTIONS

To delete member info or income please use the trash can

ADD INCOME +

- Home
- Manage Your Household ^
- Information Profiles
- Tools and Planning
- File Cabinet
- Community Center
- Program Center ^**
 - Programs**
 - Drawings
 - Opportunities
 - FAQ
 - Market Place
- Program Operations ^
 - Opportunities
 - Drawings
 - Rankings
- Drawing Results

Drawings	
Opportunities	293
Open Drawings	35
Applicants	4141
Active Applicants	657
Published	23

Opportunities				
Total	772			
Available	40			
By Income Level				
Ext. Low	V. Low	Low	Moderate	Median
0	2	15	18	3

Rankings	
Total	46
Opportunities	43
Open Rankings	4
Applicants	1299
Active Applicants	654
Published	32

Step 5













Get an Application ID

Go to the “Program Center” to find the list of Programs. You will see a “Request Application ID” button that leads to a set of pre-application screening questions that will issue an Application ID if you pass the screening.



City of Campbell <i>(Home Ownership)</i> Request Application ID Home Ownership	City of Campbell <i>(Rental)</i> Request Application ID Rent	Hayward Affordable Homeownership Program City of Hayward <i>(Home Ownership)</i> View Application Home Ownership
Burlingame Ownership Program Burlingame <i>(Home Ownership)</i> View Application Home Ownership	Lafayette Homeownership Program City of Lafayette <i>(Home Ownership)</i> Request Application ID Home Ownership	Morgan Hill Affordable Rental Program City of Morgan Hill <i>(Rental)</i> Request Application ID Rent



-  Home
-  Manage Your Household ^
-  Information Profiles
-  Tools and Planning
-  File Cabinet
-  Community Center
-  Program Center v
-  Program Operations ^
-  Opportunities
-  Drawings
-  Rankings
-  Drawing Results

INFORMATION PROFILES

- Home
- Manage Your Household
- Program Center
 - Programs
 - Drawings
 - Opportunities**
 - FAQ
- Market Place
- Program Operations
 - Opportunities
 - Drawings
 - Rankings
- Drawing Results

Drawings	
Opportunities	293
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Ext. Low	V. Low	Low	Moderate	Median
0	2	15	18	3

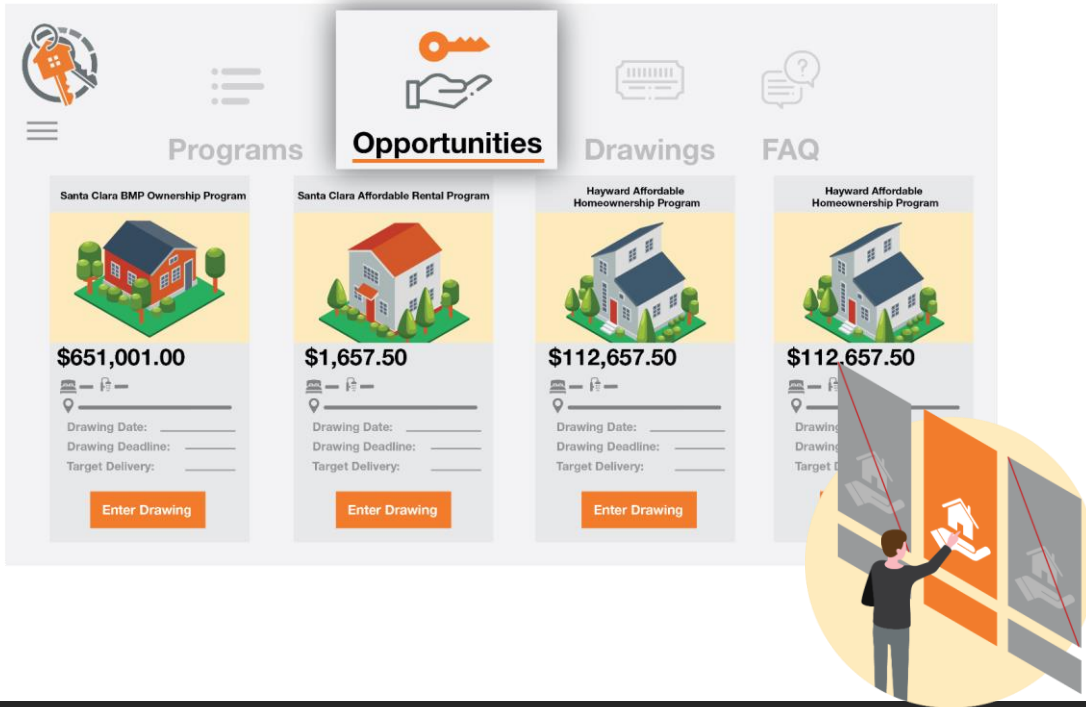
Rankings	
Total	46
Opportunities	43
Open Rankings	4
Applicants	1299
Active Applicants	654
Published	32

Step 6

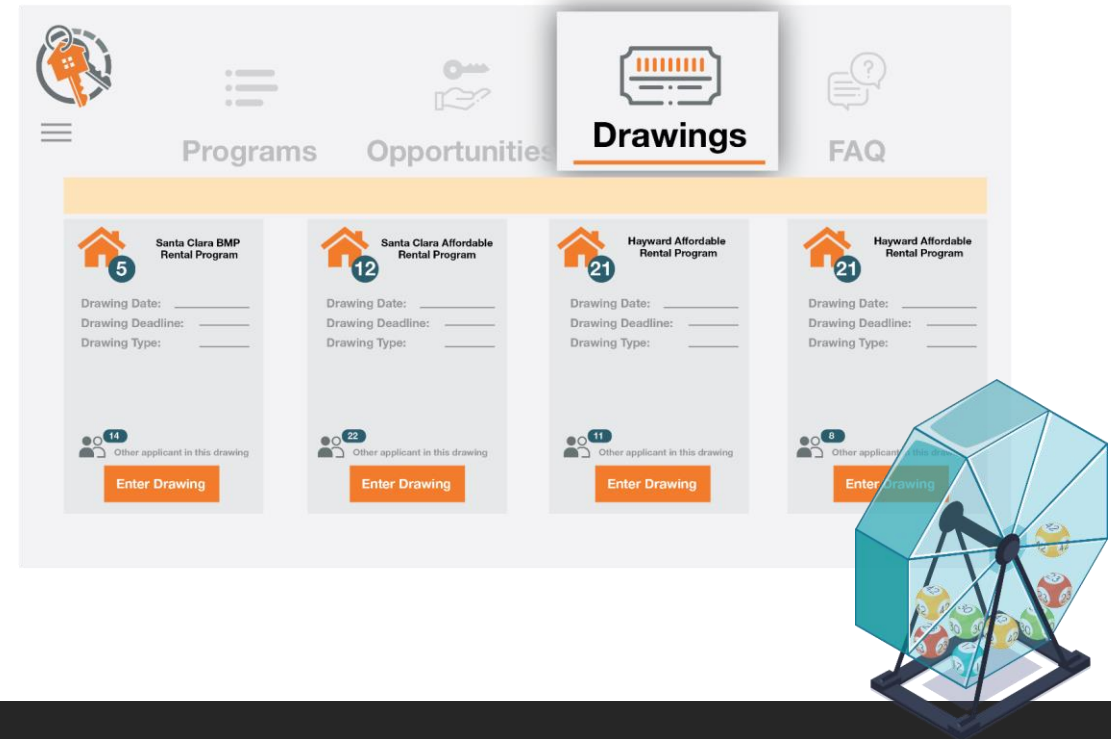
Enter an Opportunity Drawing

Go to the “Program Center” and look at the Opportunities List or the Opportunity Drawing List. Available Homes in the Inventory that we present are called “Opportunities” and each Opportunity is placed into an Opportunity Drawing. An Opportunity Drawing is how HouseKeys connects applicants to available homes. You “Enter” a Drawing by pressing the entry button and answering an additional set of screening questions and you will be assigned an entry number if you pass the additional screening.

Go through the Opportunity List



Or you can enter from the Opportunity Drawing List



MENU > Home > Drawings > Opt Out



MENU

PROGRAMS

OPPORTUNITIES

DRAWINGS

FAQ

DRAWINGS (6)


Programs

All

Type

All


Showing (6) drawings



City of Campbell Ownership/Rental Program


Drawing Date: April 15, 2021 4:30 PM
Drawing Deadline: April 20, 2021 5:00 PM
Drawing Type: Lottery Selection

Entry No: 92-10-2-Rent-OPPr-2021-8-3402




Other applicants in this drawing (184)

[VIEW SUBMISSION](#) [OPT OUT](#)




Menlo Park Below Market Rental Program (180) City of Menlo Park

Drawing Date:
Drawing Deadline:
Drawing Type: Lottery Selection




Other applicants in this drawing (180)




Menlo Park Below Market Rental Program (186) City of Menlo Park

Drawing Date:
Drawing Deadline: April 20, 2021 5:00 PM
Drawing Type: Lottery Selection




Other applicants in this drawing (186)




Menlo Park Below Market Rental Program (187) City of Menlo Park

Drawing Date:
Drawing Deadline: April 20, 2021 5:00 PM
Drawing Type: Lottery Selection




Other applicants in this drawing (187)




Menlo Park Below Market Rental Program (188) City of Menlo Park

Drawing Date:
Drawing Deadline: April 20, 2021 5:00 PM
Drawing Type: Lottery Selection




Other applicants in this drawing (188)



Menlo Park Below Market Rental Program (183) City of Menlo Park

Drawing Date:
Drawing Deadline: April 20, 2021 5:00 PM
Drawing Type: Lottery Selection

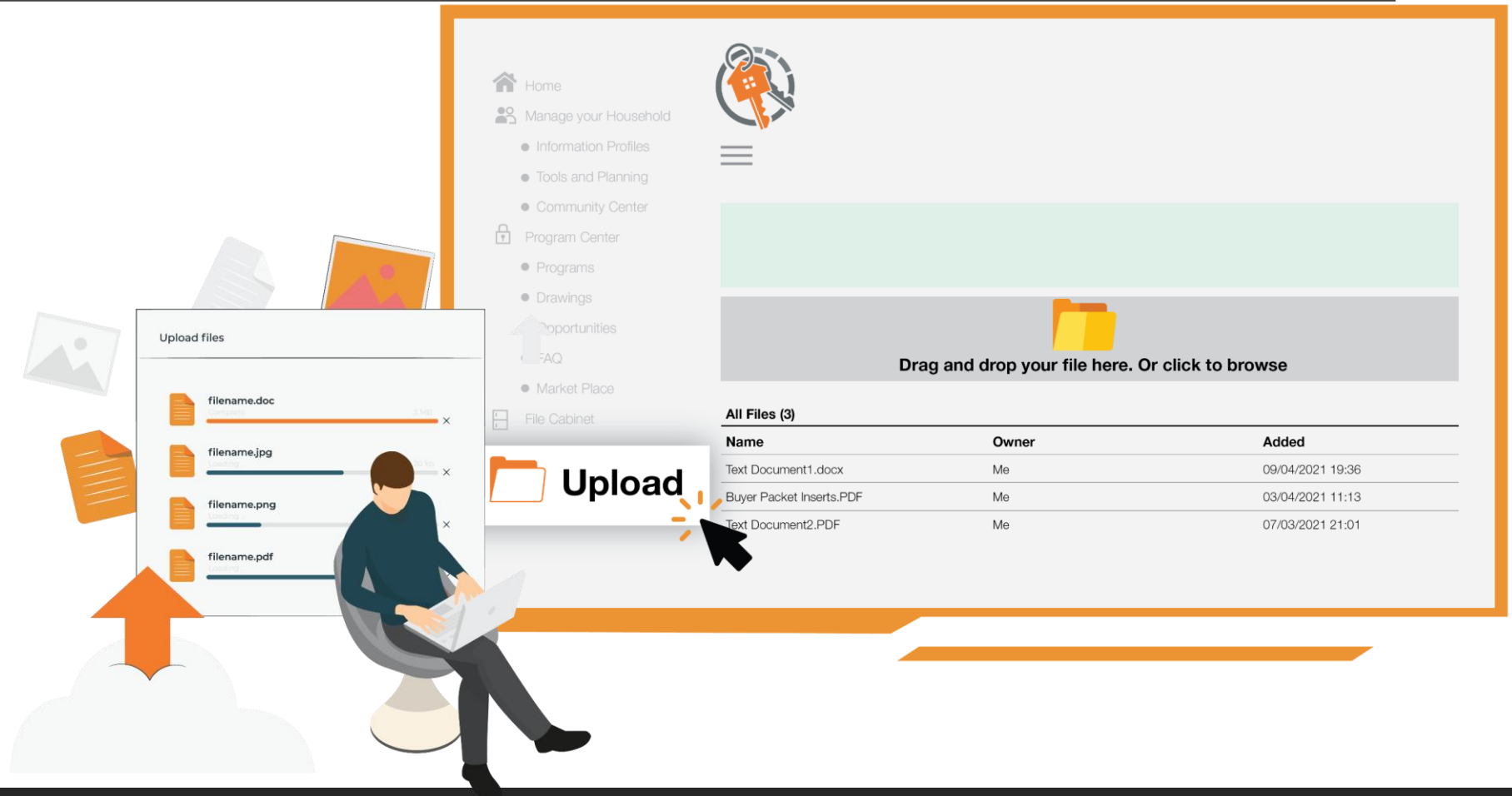


Other applicants in this drawing (183)

Step 7

Upload File to the File Cabinet


All the items in Step 2 are what make up a “file.” When timelines are posted, the file submission deadline is the deadline to submit the items described in Step 2.



The illustration shows a user interface for uploading files. On the left, a person is sitting at a desk with a laptop. A large orange arrow points from a cloud at the bottom left towards the upload interface. The interface includes a sidebar with navigation options: Home, Manage your Household (Information Profiles, Tools and Planning, Community Center), Program Center (Programs, Drawings), Opportunities (FAQ, Market Place), and File Cabinet. The main area features a large green box with a folder icon and the text "Drag and drop your file here. Or click to browse". Below this is a table titled "All Files (3)" with columns for Name, Owner, and Added. A button labeled "Upload" with a folder icon is positioned above the table, with a mouse cursor pointing to it.

Name	Owner	Added
Text Document1.docx	Me	09/04/2021 19:36
Buyer Packet Inserts.PDF	Me	03/04/2021 11:13
Text Document2.PDF	Me	07/03/2021 21:01

- Home
- Manage Your Household
- Information Profiles
- Tools and Planning
- Community Center
- Program Center
 - Programs
 - Drawings
 - Opportunities
 - FAQ
 - Market Place
- File Cabinet**
 - Uploads**

Welcome, Tommy 

DASHBOARD

My Programs (11) *(Programs I've received a pre-application id for)*

Santa Clara BMP Ownership Program
City of Santa Clara

92-7-1-Own-App-2021-1445

Santa Clara Affordable Rental Program
City of Santa Clara

92-7-2-Rent-App-2020-149

My Drawings (2) *(Drawings I've entered)*

Hayward Affordable Homeownership Program
City of Hayward

Submitted On July 7, 2020 4:57 PM

92-8-1.1.1-Own-OPDr-2020-1-1833

Test Homeownership
City of HouseKeys


Submitted On March 23, 2021 9:01 AM



Welcome, Tommy 

MENU

FILE CABINET



DRAG AND DROP YOUR FILE HERE, OR CLICK TO BROWSE

UPLOAD ALL

All Files (2)

Name	Owner	Added	
 Test Documentation 1.docx	Me	06/19/2021 6:35:15 PM	 
 Test Documentation 1.pdf	Me	06/19/2021 6:36:07 PM	 



Step 8

Get Your Ranking

Each Opportunity Drawing that you entered in Step 6 has a timeline that includes:

1) An Entry Deadline

and

2) **A File Submission Deadline.** After the Entry Deadline, all entrants are ranked using either a randomly assigned number or timestamp, and some form of program preference for applicants who meet special criteria. Applicants who submitted their file by the deadline will be reviewed first according to ranking order. **Ranked Applicants who do not upload a complete file to their FILE CABINET on their MyHouseKeys Account will be skipped and their entry will be nulled and void.** Applicants who enter after the Entry Deadline can enter the Opportunity Drawing as back-up applicants. **Backup Applicants who do not upload a complete file to their FILE CABINET on their MyHouseKeys Account immediately upon entry will be skipped and their entry will be null and void.** If the original Final Ranking Order List is exhausted (due to not identifying a qualified borrower/tenant), we will review files per the time stamp in which the Applicant entered the Opportunity.

The screenshot displays a user interface for a drawing. On the left, a summary panel shows: Applicants: 25; Drawing ID: 166(78); Published: 2021-04-06 16:32 PM; Drawing Method: General Randomizer Ranking. The main area shows 'Opportunities (2)' with two entries for 'Income Level: Very Low' (ID 17541) and a 'Preferences' section with five rows of checkboxes. Below this is a table titled 'Drawing Results for (166)'.

Applicant ID	Final Rank	Preference Tiers
92-1-App-2020-1992	1	Tier1, Tier 2
92-1-App-2021-2143	2	Tier1, Tier 2
92-1-App-2020-4178	3	Tier1, Tier 2
92-1-App-2021-5417	4	Tier1, Tier 2

<https://www.housekeys2.com/>

HOME GETTING STARTED EVENTS CALENDAR HOME BUYER OPPORTUNITIES RENTAL OPPORTUNITIES DOWNLOADS ONLINE FORMS FAQ PARTNERS LINKS CONTACT US

Campbell's Housing Affordability Programs

SET UP AN ACCOUNT AT
myhousekeys.com

Home Buyer Program Info | Rental Program Info | BMR Homeowner Info

OPEN MYHOUSEKEYS ACCOUNT

Campbell Heritage Theatre

Housekeys2.com website (resources)

-HouseKeys City of Campbell Website

-FAQ's (type in your question)

-Downloads (2021 Santa Clara County Maximum Income Limits, Applicant Road Map, Application and Applicant Selection Process, Registered Lender List

-Getting Started > Home Buyer Info Page or Rental Program Info Page. Initial Tasks, Videos, Quiz, Applications Forms and Exhibits, Checklists and Program Guidelines

Ownership Application Forms, Checklist and Guidelines

Download, Print and Complete to the best of your ability. If something does not apply do not complete it.

PROGRAM APPLICATION & CHECKLIST (INCLUDING THE LOAN OFFICER LIST)

CLICK ON THE DOCUMENT TITLE LINKS BELOW

[Home Buyer Application Packet Part 1, 2, 3 and exhibits 11.17.21](#)

[Standard Home Buyer Document Checklist - 1.5.21](#)

[Addendum to the Home Buyer Document Checklist 6.4.20](#)

[Registered Lender List 11.29.21](#)

APPLICATION EXHIBITS

Application Exhibits are special documents that help provide further details about items that you provided while completing the Program Application and gathering items on the Application Checklist. Click on the links below to open the Exhibit documents.

[Exhibit A - Explanation of Deposits - 2.4.2020](#)

[Exhibit B - Zero Income Affidavit - 2.4.2020](#)

[Exhibit C - Letter of Explanation - 2.4.2020](#)

[Exhibit D - Program Application Affidavit - 4.2.2020](#)

[Exhibit E - Certification and Authorization - 4.8.2020](#)

[Exhibit F - Program Disclosures - 4.10.2020](#)

[Exhibit G - Drawing \(Lottery\) Disclosures and Rules - 4.2.2020](#)

[Exhibit H - Understanding SOI - 2.4.2020](#)

[Exhibit I - Income Explanation Affidavit - 3.18.2020](#)

[Exhibit J – City of Campbell Preference Criteria – 5.19.2020](#)

PROGRAM GUIDES

[Application Guide](#)

Please read the program Guidelines before entering an Opportunity

As an applicant, you must complete the steps to create a household profile, obtain an Application I.D. and enter Drawings for the housing opportunity you want. Each housing opportunity is given an Opportunity ID. If you are chosen in the Drawing, then you will submit a full file to be processed and underwritten and the rules are outlined in this guide.

Participation Guide

Once you are a homeowner, you sign a 45-year Restriction Agreement that details what you are allowed to do with the home. While the Restriction Agreement on this site is the latest version, there have been many different versions used over the past decades. The Participation Guide walks through some of the rules on refinancing, re-selling the home, and transfers for inheritance. Please keep in mind that your signed Restriction Agreement is the governing document that ultimately determines what you're allowed to do.

Rental Application Forms, Checklist and Guidelines

(download, print and complete to the best of your ability the following items)

RENTAL PROGRAM APPLICATION & CHECKLISTS

Please note that the Application Form Part 1 requires all applicants to attend a Rental Orientation. Currently, until an online option is available, we are waiving that requirement for the RENTAL program only. In addition, please make sure you view the 5 introduction videos and take the quiz mentioned above.

All tenants need to submit a complete re-certification package every year so we can determine if you are still eligible to continue to occupy the restricted unit.

- Rental Application Part 1 - 7.14.2020
- Rental Application Part 2 - 6.4.2020
- Rental Application Part 3 Disclosures and Intent to Abide - 6.4.2020
- Standard Rental Program Document Checklist - 6.4.2020
- Addendum to the Rental Program Document Checklist - 1.5.2021

RENTAL APPLICATION EXHIBITS

Application Exhibits are special documents that help provide further details about items that you provided while completing the Program Application and gathering items on the Application Checklist. Click on the links below to open the Exhibit documents.

- Exhibit A Rental - Explanation of Deposits - 5.19.2020
- Exhibit B Rental - Zero Income Affidavit - 5.19.2020
- Exhibit C Rental - Letter of Explanation - 5.19.2020
- Exhibit D Rental - Certifications and Authorization - 5.19.2020
- Exhibit E Rental -Income Explanation 5.19.2020
- Exhibit F Rental - Campbell Rental Preference Criteria Form 6.4.2020

PROGRAM GUIDES

Campbell Official Rental Guide Final 11.5.18 - Click [HERE](#) ←

Update: IDENTIFICATION All applicants will be asked to provide positive identification including a copy of a valid driver's license or California ID and Social Security Card Number or an Individual Taxpayer Identification Number (ITIN). An ITIN is a tax processing number issued by the Internal Revenue Service.

Please Note: Applicants must meet the Landlord's/Property Manager criteria and all the BMR eligibility requirements before moving into a BMR Rental Unit and every year thereafter. During the annual recertification, the tenant/household will have to resubmit a complete re-certification package including income, asset documentation and other information in a timely manner. HouseKeys and the Landlord will determine if the household still qualifies for the program. If the household no longer qualifies for the program, a Notice to Vacate the unit will be issued by either the Landlord and/or the Administrator (HouseKeys).

You may only be in a only one Opportunity Drawing/ Lottery at any time.

Please read the Program Guidelines before entering an Opportunity

What does Area Median Income (AMI) mean?

**The Area Median Income or “AMI”
is the midpoint of a county’s income
distribution.**

**Half earn more than the MEDIAN and Half earn
less than the MEDIAN**

Keep this in mind about the BMR Ownership Program

**Prices are based on
Santa Clara County's
Maximum Income Limits**

(provided by the State of California to all 58 counties once a year)

Keep this in mind about the BMR Rental Program

**Rents are based on formulas derived from
Housing Agreements, City Ordinances and State
Income Limits**

(Maximum Income Limits are provided Annually by the State of California to ALL 58 counties)

Meet the Garcia's (Family of 5)

How Does HouseKeys Calculate Your Income to ensure that your Household is below the Maximum Income Limits?

All Family Members
Income
is Calculated

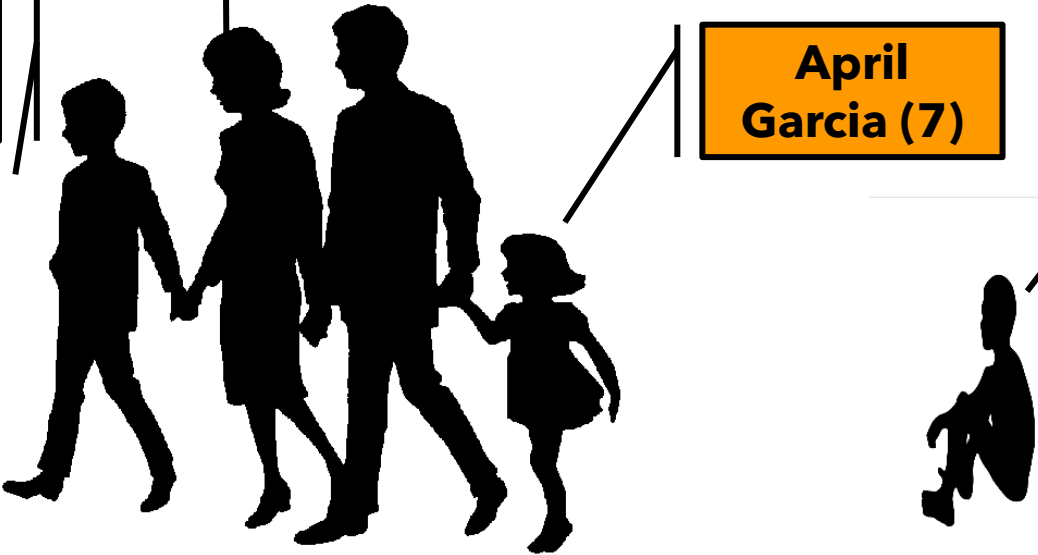
Angela Garcia
\$50,000

Fabian Garcia
\$60,000

Jona Garcia (18)
\$12,000

April
Garcia (7)

Charles
Garcia (9)



\$122,000

**Projecting
Forward
12 MONTHS**

Santa Clara County (as of 4/26/21)

% of the Median	Household Size	1	2	3	4	5	6
30%	Extremely Low	\$34,800	\$39,800	\$44,750	\$49,700	\$53,700	\$57,700
50%	Very Low	\$58,000	\$66,300	\$74,600	\$82,850	\$89,500	\$96,150
80%	Low	\$82,450	\$94,200	\$106,000	\$117,750	\$127,200	\$136,600
100%	Median	\$105,900	\$121,050	\$136,150	\$151,300	\$163,400	\$175,500
120%	Moderate	\$127,100	\$145,250	\$163,400	\$181,550	\$196,050	\$210,600

Meet the Garcia's (Family of 5)

How Do Lenders Calculate your Income to ensure that Borrower(s) can afford the Financing?

Jona's Income will be removed because he will not be on the loan/title and was 16 years old twenty-four (24) months ago

Angela Garcia
\$50,000

We will use Fabian and Angela's income only (they will both be on the Loan and on Title)

Fabian Garcia
\$60,000

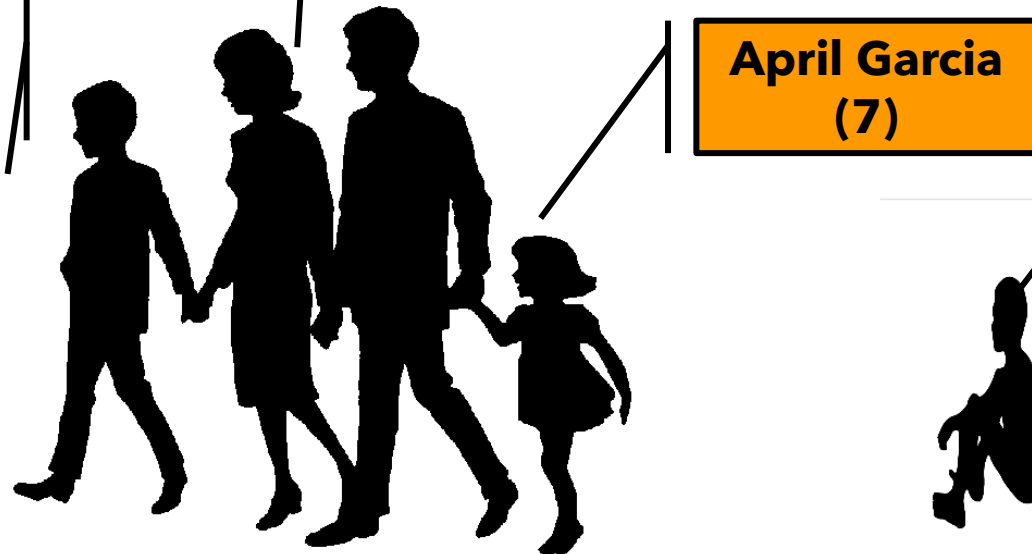
Jona Garcia
(18)
~~\$12,000~~

April Garcia
(7)

Charles Garcia (9)

\$110,000

Averaging
24-36 Months back



Household Profile Overview

Program Eligibility vs. Lender Qualification

ELIGIBILITY INCOME

\$122,000

**All Family Members; All
Income**

**It is Used to make sure the
Household is below the Maximum
Income**

**(Santa Clara County's Maximum
Income Limits)**

QUALIFYING INCOME

\$110,000

2-Year History Income

**It is Used to make sure the
Borrower(s) can afford the
Financing**

BMR Ownership Program Minimum Requirements

***Please
Reference your
City Guidelines
for more
details!***

**Credit Score: 620 Minimum Median Score
(Experian, Equifax, Trans Union)
lowest of the borrowers on record**

All IRS liens or any past due money owed to the IRS will need to be paid off - including any other liens

**Down Payment (3% Minimum Down Payment)
from buyers own funds. Funds must be in your bank account
for 6 months. UW will request 6 months bank statements
(submit all copies front and back, ALL Pages)**

**All applicants and co-applicants must have a valid Social
Security Card**

**HUD Approved First Time Home Buyer Education Class
(ONLINE class)**

**Willingness to adhere to the 45-year Resale Restriction Agreement.
Complete and Submit an Annual Certification
(Resale Restriction Agreements are available to view on our City of
Campbell website).**

BMR Rental Program Minimum Requirements

***Please
Reference your
City Guidelines
and Property
Qualification
Criteria for
more details!***

**Rental Score Recommendation:
Approved OR Approved with Conditions**

Meet Property Management Company Qualification Criteria

**Sufficient Funds for Deposit(s) and Background Check Fees
if Applicable**

**All applicants and co-applicants must have a valid Photo
Government issued I.D., Social Security Card or ITIN Number
*Documentation Requirements may vary by Property**

Must Make 2x the Rent (in most cases)

**Willingness to adhere to Annual Recertifications and meet
program requirements continuously**

BMR Ownership Program

Things to Consider

Long Term Affordability

Ability to Save \$\$\$

Possible Tax Benefits
(discuss with your tax advisor)

Must be a 1st Time Home Buyer.
No property ownership for 3 years

**Not an Investment Property, Buyer is
unable to re sell the BMR unit at
market rate**

45 Year Restriction
Unit Must Always be Owner Occupied

Patience and Organization
takes time and there is
Paperwork involved

City of Campbell Priority/Preferences

Preference Application	Sales Process
1st Preference: Income Eligible Employees of the City of Campbell	1st Opportunity Drawing (10% of all Projects)
2nd Preference: Income Eligible Existing Campbell Residents	Remaining (90%) Lottery of Drawing Groupings
3rd Preference: Income Eligible persons Employed Within the City Limits of the City of Campbell	
0 Preference: All other Applicants, regardless of City Residence or Employment	

City of Campbell Occupancy Standards

Room Size	Minimum	Maximum
1 Bedroom	1 Person	3 People
2 Bedrooms	2 People	5 People
3 Bedrooms	3 People	7 People
4 Bedrooms	4 People	9 People

List of HUD Approved Counseling Agencies in the Bay Area

First Time Home Buyer Education Classes

Agency	Contact Information
Operation HOPE (East Bay)	Contact: Mel Rogers (510) 535-6700
A-1 Community Housing Services (East Bay)	Contact: Nancy Rivera to register and complete intake. <u>nrivera@a1chs.org</u>
EDEN Council for Hope and Opportunity ECHO (East Bay)	Main Number (510) 581-9380
NID Housing Counseling Agency (East Bay)	Contact: Olga Tovar (510) 268-9792
Project Sentinel (South Bay)	<u>https://www.housing.org/first-time-homebuyer-education</u> Online First Time Home Buyer Education Class

Sites to Remember

INFORMATION ITEM	SITE
HouseKeys Main Site (resource website)	https://www.housekeys2.com/ for The City Campbell
LIST OF HUD APPROVED COUNSELING AGENCIES	WWW.HUD.GOV
PHONE NUMBER	1-877-460-KEYS (5397)
EMAIL ADDRESSES	CustomerService@HouseKeys.org
TO OPEN A HOUSEKEYS ACCOUNT	https://www.myhousekeys.com/

Dates to Remember

FAQ Friday and Saturday Wevinars

Please register at <https://www.housekeys2.com/> > EVENTS > CALENDAR

(FAQ Friday/Saturday do not substitute a City of Campbell BMR Prerecorded Orientation)

It is an additional resource/forum to ask questions

FAQ Friday (when available)

12pm-1:00pm

FAQ Saturday(when available)

9am-10am

You can find the City of Campbell's BMR Program Prerecorded Video Orientation by going to <https://www.housekeys2.com/> > Getting Started Tab > Home Buyer or Rental info Page > Intro Videos Section